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TWENTY-NINTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts.

JANUARY 1, 1884.

PART I.

FIRE AND MARINE INSURANCE.

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Commonwealth of Massachusetts.

INSURANCE DEPARTMENT, BOSTON, April 21, 1884.

To the Honorable the Senate and House of Representatives.

Following the usage of late years and in advance of the Life and Casualty Insurance part, yet in preparation, I submit so much of the Twenty-Ninth Annual Report of the Department as relates to Fire and Marine Insurance.

Since the date of the last Annual Report fire companies have been admitted and withdrawn as follows: —

Admitted.

NAME OF COMPANY.	Location.	Date.
Boatman's Fire and Marine,	Pittsburgh, Pa,	June 21, 1883.
Spring Garden,	Philadelphia, Pa.,	July 18, 1883.
Citizens'	Pittsburgh, Pa,	Aug. 7, 1883.
Buffalo,	Buffalo, N. Y.,	Sept. 19, 1883.
Irving,	New York, N Y.,	Oct. 27, 1883.
United Fire Re-insurance,	Manchester, Eng.,	Dec. 29, 1883.
Hamden Mutual,	Springfield, Mass.,	Jan. 2, 1884.
People's	Pittsburgh, Pa.,	Feb. 8, 1884.
United States Lloyds,	New York,	Feb. 21, 1884.

Withdrawn.

NAME OF COMPANY.	Location.	Date.
Metropole,	Paris, France,	May 30, 1883.
Reassurances Generales,	Paris, France,	Oct. 6, 1883.
Lorillard,	New York,	Dec. 13, 1883.
Standard Fire Office,	London, Eng.,	Dec. 26, 1883.
Gloucester Fire,	Gloucester, Mass.,	Jan. 31, 1884.
United States Lloyds	New York,	Feb. 13, 1884.

The Gloucester Fire was organized in 1869, has faithfully met its obligations, and after an honorable career now retires honorably. It reinsured its fire risks in the Westchester Fire Insurance Company of New York, and its marine business in the Boylston Mutual of Boston, and its policy-holders are well secure.

The United States Lloyds Association was absent only a few days in consequence of its omission to seasonably file its annual statement. The Irving returns from a brief absence.

Of these, the seven foreign companies have been visited and examined by the department and their sworn statements verified. They are all financially sound and of approved reputation.

The Hamden Mutual Fire, located at Springfield, organized under the general law and starts with favorable auspices.

The whole number of Marine, Fire, and Fire and Marine Companies now authorized is one hundred and ninety-one, as follows:

Massachusetts Mutual Companies,	51
Massachusetts Joint Stock Companies,	19
Companies of other States,	93
Companies of Foreign Countries,	28
Total,	191

The legislature of 1872, convened in special session after the great Boston fire, enacted that "the capital stock of a joint stock company . . . if insuring marine or inland risks, either alone or in conjunction with fire risks, shall not be less than $300,000 if the company is located in Boston;" and, further, that "no insurance company or association of any other State or country shall be hereafter admitted to do business in this State, unless it has at least the amount of unimpaired capital stock or funds required of like corporations or associations located in the city of Boston, and the provisions of this section relating to capital stock or funds, shall be applicable to all insurance corporations or associations of any other State or country doing business in this

State after the first day of January, eighteen hundred and seventy-four."

This law, by oversight, or what appears a mistaken construction as respects its application to foreign companies, was disregarded in the administration of the department, and I found upon investigation that some fifteen fire and marine companies of other States with a capital of less than $300,000 each, were transacting fire insurance in Massachusetts by authority of the department. The opinion of the Attorney-General, which I requested, confirmed my own opinion that this was in contravention of the statute. But as all these companies were of excellent repute and of undoubted financial integrity, and had established their business with our public in good faith towards our laws, I was reluctant to summarily revoke their authority to their injury and the public inconvenience. The legislature being in regular session I therefore submitted the facts to its consideration. The result was the passage of the following Act:

AN ACT IN RELATION TO FIRE AND MARINE INSURANCE COMPANIES.

Be it enacted, etc, as follows:

SECTION 1. Section twenty-nine of chapter one hundred and nineteen of the Public Statutes is so far amended that insurance companies authorized by charter to do fire, marine and inland business, may continue to do such business with a capital of not less than two hundred thousand dollars, whether located in Boston or elsewhere, but all such companies of not more than two hundred thousand dollars capital shall, in making their returns to the insurance commissioner, compute their reinsurance upon all inland business at not less than fifty per cent. of outstanding premiums, and at one hundred per cent. on all ocean marine premiums; and no such foreign insurance company shall be allowed to do other than a fire business in this Commonwealth, unless its capital stock shall be three hundred thousand dollars or more.

SECT. 2. This act shall take effect upon its passage.

The effect of this legislation is to authorize the continuance in business in this State of foreign fire and marine companies to do fire business only, with a capital of two hundred thousand dollars; but such companies must maintain a larger reserve for the protection of their liability upon their marine

risks than is required of like companies with a capital of $300,000 or more.

The Business of 1883.

The regular tables, which appear as in former reports, in their accustomed places and form familiar to the insurance public, afford the usual information of the transactions and condition of the several companies for and at the close of 1883. Digested from these, the comparative tables below exhibit the principal important facts as to the fire and marine insurance institutions which deal with our public.

Comparative Table A. — *Massachusetts Mutual Fire Insurance Companies.*

	1882.*	1883.*	Increase or Decrease in 1883.
Assets, including deposit notes,	$19,737,353	$21,568,724	+$1,831,371
Liabilities,	3,005,668	3,034,619	+28,951
Cash surplus,	3,845,890	4,131,556	+285,666
Income,	2,635,184	2,878,511	+243,327
Expenditures,	2,285,248	2,535,031	+249,783
Risks written,	231,371,625	256,384,919	+25,013,294
Net premiums received,	2,286,990	2,516,817	+229,827
Risks outstanding,	442,585,277	467,149,924	+24,564,647
Losses paid,	533,072	851,750	+318,678
Losses incurred,	809,973	744,306	—65,667
Assessments collected,	7,038	2,319	—4,719
Profits returned,	1,328,733	1,237,749	—90,984
Expenses,	402,169	420,119	+17,950

* Forty seven companies.

COMPARATIVE TABLE B. — *Massachusetts Mutual Marine Insurance Companies.*

	1882.*	1883.*	Increase or Decrease in 1883.
Assets,	$1,441,615	$1,280,966	—$160,649
Liabilities,	337,061	267,641	—69,420
Surplus,	1,104,554	1,013,325	—91,229
Income,	481,222	489,868	+8,646
Expenditures,	552,609	664,835	+112,226
Risks written,	29,493,075	27,366,347	—2,126,728
Net premiums received,	436,206	445,980	+9,774
Losses paid,	338,427	441,913	+103,486
Losses incurred,	353,231	392,486	+39,255
Risks outstanding,	9,940,052	9,336,930	—603,122
Expenses,	80,359	76,057	—4,302
Scrip dividends declared,	105,210	89,300	—15,910
Scrip redeemed,	95,170	99,160	+3,990
Scrip outstanding,	809,845	799,982	—9,863

* Two companies.

COMPARATIVE TABLE C. — *Massachusetts Joint-Stock Insurance Companies.*

	1882.*	1883.†	Increase or Decrease in 1883.
Cash capital,	$6,757.200	$7,369,200	+$612,000
Assets,	13,486,330	14,556,618	+1,070,288
Liabilities,	4,090,570	4,645,481	+554,911
Surplus,	9,395,760	9,911,137	+515,377
Income,	6,259,771	7,136,093	+876,322
Expenditures,	6,263,702	7,034,326	+770,624

* Nineteen companies. † Twenty companies.

COMPARATIVE TABLE C. — Concluded.

	1882.*	1883.†	Increase or Decrease in 1883.
Fire risks written,	$379,071,971	$468,551,307	+$89,479,336
Fire premiums received (net),	3,316,660	4,223,784	+907,124
Marine risks written,	206,129,346	186,035,040	—20,094,306
Marine premiums received (net),	2,362,593	2,317,357	—45,236
Fire losses paid,	2,223,318	2,593,112	+369,794
Marine losses paid,	1,887,828	2,021,839	+234,011
Fire losses incurred,	2,272,565	2,728,280	+455,715
Marine losses incurred,	1,932,875	2,232,508	+299,633
Fire risks outstanding,	403,211,354	482,085,138	+78,873,784
Marine risks outstanding,	27,805,716	27,702,155	—103,561
Expenses,	1,675,430	1,903,052	+227,622
Cash dividends declared,	481,000	508,432	+27,432

* Nineteen companies. † Twenty companies.

COMPARATIVE TABLE D. — *Fire and Marine Insurance Companies of other States.*

	1882.*	1883.†	Increase or Decrease in 1883.
Cash capital,	$44,036,100	$45,786,100	+$1,750,000
Assets,	127,742,216	134,097,223	+6,355,007
Liabilities,	40,371,061	45,199,840	+4,828,779
Surplus,	87,371,155	88,897,383	+1,526,228
Income,	53,930,318	59,322,620	+5,392,302
Expenditures,	52,062,525	56,613,983	+4,551,458
Fire risks written,	4,690,402,970	5,198,387,386	+507,984,416
Fire prem's received (net),	38,011,136	43,330,198	+5,319,062

* Eighty-nine companies. † Ninety-two companies.

COMPARATIVE TABLE D. — Concluded.

	1882.*	1883.†	Increase or Decrease in 1883.
Marine risks written,	$1,493,244,223	$1,571,782,468	+$78,538,245
Marine premiums received (net),	10,061,941	9,990,144	—71,797
Fire losses paid,	22,264,795	24,862,518	+2,597,723
Marine losses paid,	6,050,419	6,302,187	+251,768
Fire losses incurred,	22,744,104	25,417,550	+2,673,446
Marine losses incurred,	6,587,115	6,576,426	—10,689
Fire risks outstanding,	5,075,168,140	5,604,479,405	+529,311,265
Marine risks outstanding,	199,402,290	193,928,926	—5,473,364
Expenses,	15,606,273	17,401,687	+1,795,414
Cash dividends declared,	5,229,049	5,439,548	+210,499

* Eighty-nine companies. † Ninety-two companies.

COMPARATIVE TABLE E. — *United States Branches of Foreign Companies.*

	1882.*	1883.†	Increase or Decrease in 1883.
Assets in United States,	$32,744,676	$33,962,197	+$1,217,521
Liabilities in United States,	16,777,694	18,432,504	+1,654,810
Surplus,	15,966,982	15,529,693	—437,289
Income,	25,782,068	27,723,786	+1,941,718
Expenditures,	22,978,035	25,108,838	+2,130,803
Fire risks written,	3,257,872,352	3,271,037,423	+13,165,071
Fire prem's received (net),	23,556,544	25,027,650	+1,471,106
Marine risks written,	167,164,353	228,877,466	+61,713,113
Marine premiums received (net),	1,079,992	1,375,181	+295,189
Fire losses paid,	15,114,687	16,233,028	+1,118,341

* Thirty companies. † Twenty-eight companies.

COMPARATIVE TABLE E. — Concluded.

	1882.*	1883.†	Increase or Decrease in 1883.
Marine losses paid,	$229,829	$615,712	+$385,883
Fire losses incurred,	15,114,687	16,556,509	+1,441,822
Marine losses incurred,	229,829	602,578	+372,749
Fire risks outstanding,	2,825,844,807	2,997,550,462	+171,705,655
Marine risks outstanding,	19,501,868	25,338,211	+5,836,343
Expenses,	7,633,519	8,260,101	+626,582

* Thirty companies. † Twenty-eight companies.

Aggregates of all the Companies.

	1882.	1883.	Increase or Decrease in 1883.
Cash capital,	$50,793,300	$53,155,300	+$2,362,000
Assets, including deposit notes of Mut. Cos.,	195,152,190	205,465,728	+10,313,538
Liabilities,	64,582,054	71,580,085	+6,998,031
Surplus,	117,684,341	119,483,094	+1,798,753
Income,	89,088,563	97,550,878	+8,462,315
Expenditures,	84,142,119	91,957,013	+7,814,894
Fire risks written,	8,558,718,918	9,194,361,035	+635,642,117
Fire premiums received (net),	67,171,330	75,098,449	+7,927,119
Marine risks written,	1,896,030,997	2,014,061,321	+118,030,324
Marine premiums received (net),	13,940,732	14,128,662	+187,930
Fire losses paid,	40,135,872	44,540,408	+4,404,536
Marine losses paid,	8,506,503	9,381,651	+875,148
Fire losses incurred,	40,941,329	45,446,645	+4,505,316
Marine losses incurred,	9,103,050	9,803,998	+700,948
Fire risks outstanding,	8,746,809,578	9,551,264,929	+804,455,351

Aggregates of all the Companies.

	1882.	1883.	Increase or Decrease in 1883.
Marine risks outstanding,	$256,649,926	$256,306,222	—$343,704
Expenses, ...	25,397,750	28,061,016	+2,663,266
Cash dividends declared, .	5,710,049	5,947,980	+237,931

COMPARATIVE TABLE F. — *Massachusetts Business.**

	1882.	1883.	Increase or Decrease in 1883.
Fire risks written, . .	$686,030,272	$710,197,514	+$24,167,242
Fire premiums received, .	6,244,053	6,896,367	+652,314
Fire losses paid, . .	4,480,797	3,446,076	—1,034,721
Fire losses incurred, . .	4,915,949	3,763,949	—1,152,000
Marine risks written, .	269,705,834	275,286,535	+5,580,701
Marine premiums received,	3,254,537	3,327,862	+73,325
Marine losses paid, . .	2,170,139	2,409,176	+239,037
Marine losses incurred, .	2,166,996	2,464,783	+297,787

* For details of this business see Table XIII.

Comparative Ratios of Table F.

	1882.	1883.	Percentage of Increase or Decrease in 1883.
Fire premiums received to risks written,	.91	.97	+6.59
Fire losses incurred to risks written, . .	.72	.69	—4.17
Fire losses incurred to premiums received,	78.73	54.58	—30.67
Marine premiums received to risks written,	1.21	1.21	-
Marine losses incurred to risks written, .	.80	.90	+12.50
Marine losses incurred to prem's received,	66.57	74.07	+11.27

These statistics show no change of marked significance in the general condition. The fire business reports an improvement and the marine branch a loss over last year. In the aggregate, the fire companies, both stock and mutual, have increased their surplus and have suffered a less ratio of loss to premium income. Whether stockholders have reason to be wholly satisfied with the profits realized upon their hazardous investments, or the assured with the cost of their insurance, the public certainly may feel secure in the financial stability of the institutions they rely upon for indemnity in the event of damage to their property on land or sea. The decrease from 1882 in the total of fire losses in Massachusetts incurred in 1883, is unhappily robbed of its apparent good omen by the consideration that the losses of the former year were exceptionally large by reason of the Haverhill fire with its destruction of property covered by insurance to the amount of nearly $1,500,000. As compared with 1881, the fire losses incurred in Massachusetts in 1883 were nearly $900,000 larger, and larger than in any year (save 1882) since 1872. No inference thence would be just which omitted to consider the increase in amount of insurance written, which in 1883 was $710,197,514 as against $642,542,633 in 1881.

For each year of the decade, the fire insurance losses in this State, and amounts written, were: —

	Losses.	Insurance.		Losses.	Insurance.
1874, .	$3,676,063	$655,056,069	1879, .	$2,500,451	$520,814,369
1875, .	3,221,943	597,478,409	1880, .	3,055,272	609,132,542
1876, .	2,738,180	528,211,058	1881, .	2,884,047	642,542,633
1877, .	2,572,185	585,928,271	1882, .	4,915,949	686,030,272
1878, .	2,438,121	558,019,711	1883, .	3,763,949	710,197,514

Department Examinations of Companies.

Besides the companies of other States, hereinbefore referred to, visited and examined upon their application to be

admitted to do business in this State, the department has visited and examined since last report eighteen domestic companies, and the United States branches of fifteen companies of foreign countries, to wit: —

Massachusetts Companies.

Name of Company.	Location.	Date of Examination.
Mutual Boiler,	Boston,	June 15, 1883
Boylston Mutual,	"	" 21-22, "
Cambridge Mutual Fire,	Cambridge,	" 29, "
Berkshire " "	Pittsfield,	July 26, "
Dwelling House,	Boston,	Sept. 1, "
Washington Fire and Marine,	"	Oct. 10, "
India Mutual (Marine),	"	Jan. 16, 1884
Dorchester Mutual Fire,	"	" "
Mercantile Fire and Marine,	"	" 15, "
American Insurance Co.,	"	" 16, "
North American Insurance Co.	"	" 17, "
Eliot " "	"	" 18, "
Merchants' " "	"	" 19, "
Prescott " "	"	" 21, "
Neptune " "	"	" 28, "
Boston Marine " "	"	Feb. 7, "
China Mutual (Marine), "	"	" 11, "
First National Fire,	Worcester,	March 14, "

The general conduct and condition of all these were found satisfactory, and their financial statements correct. By reason of unusual recent losses, the First National Fire of Worcester suffered an impairment of its capital to the extent of $14,000 at the close of 1883, but the company has voted to make its capital good to the full amount.

Companies of Foreign Countries.

NAME.	Home Office.	Date of Examination.
La Metropole,	Paris, France,	July 3 to Sept. 5, 1883.
City of London,	London, Eng,	September and October, 1883
Lion Fire,	" "	December, "
Scottish Union and National,	Edinburgh, Scot.,	" "
British and Foreign Marine,	Liverpool, Eng.,	" "
Union Marine,	" "	" "
Imperial Fire,	London, "	" "
British America,	Toronto, Canada,	" "
Western Assurance,	" "	" "
Lancashire,	Manchester, "	January, 1884
London and Provincial,	London, "	" "
Guardian Fire and Life,	" "	" "
United Fire Reinsurance,	Manchester, "	February, "
North British and Mercantile,	London and Edinb.,	" "
Commercial Union,	London, Eng.,	April, "

The exceptions found to the generally satisfactory conduct and condition of these companies were in the cases of La Metropole and the City of London. At the date of examination La Metropole had ceased to do business in Massachusetts, preparatory to withdrawal from the country, and the examination was made in consequence of its application for leave to reduce and withdraw a portion of its assets held in trust for the protection of its American policy holders. In the examination it appeared that it had effected illegal reinsurances and made false statements to the department, and the conduct of its affairs had not been in accordance with sound business methods. Similar delinquencies were disclosed in the affairs of the City of London. Of this latter

company, I am gratified to be able to state that it has reformed the faults in its management and is, I am fully assured, of ample financial responsibility, and should not be prejudiced in public confidence by errors of its past administration.

By request of its president, the Irving Insurance Company of New York was examined in February last, and its annual statement, as well as the integrity of its business management, verified.

By the examination of the Commercial Union, it appeared that the company's annual statement underrated its surplus by $58,787.91, — an error on the safe side.

Mr. Noah A. Plympton and Mr. Albert G. Milton have been employed in the examinations of foreign companies, and their duties have been performed with intelligence and thoroughness.

Annual Statements. New Legislation.

As stated, the examinations disclosed in the case of two foreign fire companies that false annual statements had been made "wilfully," in the sense of knowingly and in neglect of the obligations of the law, though, I am glad to believe, not with corrupt motive. Also, that these companies had effected reinsurances in violation of the statute. For public example, the penalties for these offences were enforced against these companies upon proceedings instituted by the Attorney-General, and the sum of two thousand dollars recovered to the use of the Commonwealth.

In other instances, it was shown upon examination that the annual returns, though not materially false, were imperfect as exact statements, in that the business for the month of December was estimated from incomplete data, and the returns from associate agencies were not duly attested. The excuse offered was the alleged impracticability of obtaining from distant agencies accurate and complete reports of the business for the final month of the year by the 15th of January, the limit fixed by law within which the statements must be filed. In order that the statements may be verified in all parts, since they should be what they purport to the public to be, full and true exhibits of the condition of the compa-

nies, and yet not to subject the companies to impossible or unreasonable requisitions, I recommended to the legislature that the Commissioner be empowered, if cause be made to appear, to extend the period within which a company may file its statement to not later than Feb. 15. Should the legislature so enact, the law will be executed in letter and spirit. Companies that reasonably can, must, as hitherto, file their statements as early as Jan. 15, or become liable to the legal penalties for neglect. The privilege of a later date will be conceded only upon application made before the company is in default, and for reasons that justly claim the indulgence. The department will wait upon the necessities, but not the mere convenience of the companies.

With the exceptions alluded to, the statements of the companies examined by the department appear to have been made up with integrity and a scrupulous attention to exactness.

By the law as re-enacted in the Public Statutes, the companies of foreign countries were required to make annual statements from their home offices of their condition and affairs in addition to statements of the business and finances of their United States branches. The legislature at its recent session has modified the law as follows: —

[Chap. 58.]

An Act in relation to statements made by Foreign Fire Insurance Companies to the Insurance Commissioner.

Be it enacted, etc., as follows:

Sect. 1. Any foreign fire insurance company doing business within this Commonwealth may at its option include in its statements to the insurance commissioner its foreign business and assets, but shall be required to return only the business done in the United States, and the assets held by or for it within the United States for the protection of policy holders therein.

Sect. 2. A company which does not make a return to the insurance commissioner of its foreign business and assets shall not make any publication, announcement or advertisement of the same within this Commonwealth.

Sect. 3. It shall be the duty of the insurance commissioner to revoke the certificate of authority to do business in this Commonwealth granted in behalf of any company violating the provisions of the second section of this act. [*Approved March 6, 1884.*

As this modification, by allowing the companies to make these statements or not as they may elect, assumes the public unimportance of the statements, it would seem the legislature might logically and well have repealed the provision of law altogether, as New York has done.

Receiverships, — their Present Condition.

The affairs of the Howard Fire Insurance Company and the Manufacturers' Insurance Company, both of Boston, are finally closed and the receivers discharged.

In the cases of the Washington and Franklin, final accounts have been filed and allowed by the court.

My information is that all claims against the Conway Mutual Fire have been settled, and the final report is promised for an early date.

The balance of claims yet unpaid by the New England Mutual Marine amount to $1,193.62. The receivers expect to complete their trust within the current year.

No change has taken place, since last report, in the judicial condition of the Neptune. The amount of funds in the hands of its receivers is $10,378.04, and there appears no reason for further delay in the distribution of the funds and the settlement of the company's affairs.

The City Mutual Fire of Boston suspended business April 17, 1878, but defaulted in none of its obligations. On June 26, 1883, the Supreme Court appointed Robert G. Molineux, receiver, upon petition in equity by a policy holder for a distribution of the company's surplus funds. The funds amount to $12,377.51, which the receiver holds pending a decree of distribution by the court. The case was sent to a Master, February 4, to report the facts, and upon the Master's report the decree will probably be made. Some questions of law, of interest, may arise for the decision of the court as to the rules that should govern the distribution.

Fires and their Prevention.

By an act of the Legislature of 1878, re-enacted in chapter 35, sections ten and eleven of the Public Statutes, the mayor and aldermen and selectmen are required annually in January to make return to the insurance commissioner of

the number of fires which have occurred in their respective cities and towns during the preceding year, with the names of the owners or occupants of the premises, the cause or origin of the fire, if known, and the amount of loss or damage and of insurance; and the Commissioner is commanded to include in his annual report a condensed statement of statistics derived therefrom. This condensed statement for 1883 will be found in the appended tables. From it it appears that the number of fires — exclusive of 99 forest fires, a class not reported in former years — was 2,134 as against 1,758 in 1882, while the damage was $4,686,759 and the insurance paid $3,093,971, as against $4,789,906 damage and $3,688,780 insurance in the previous year. Of the causes of fires, the principal classifications are: unknown, 435; incendiarism, 291; exposure, 462; defective chimneys, 176; kerosene lamps or stoves, 102; spontaneous combustion, 63.

I have, in a former communication to the Legislature, invited attention to the inadequate provision for the collection and authentication of these statistics, and their consequent imperfect value. The reported facts are not sufficiently verified by competent investigation. The information sought and the object to be attained are of such value, in my estimation, as to justify an official inquest and report upon the circumstances of every fire. Such a system, conducted with vigilance, would aid the detection and prevention of incendiarism, which prevails to an extent that should excite public alarm, and quite disproportionate to the prevalence of that crime as indicated by the records of our criminal courts, if these statistics are in any respectable degree reliable. It would exhibit and enforce attention to the conditions which expose property to fire perils, and thence stimulate and enlighten efforts by private prudence and public authority to secure the observance of conditions of safety.

This matter concerns the whole public — the common welfare. Not the underwriters, nor the individual holders of property are alone sufferers by the destruction of useful wealth. By the beneficent helpfulness of insurance the burden of injury may be lightened to the individual owner, but it cannot restore to human uses the valuable product of

man's labor and skill; and by the amount of such destruction the community is impoverished. The hundred millions of dollars paid annually by the people of the United States for property insurance is essentially a tax, taken from the fruits of their industry; and whatever reduces the hazard insured against, to that extent reduces taxation.

Legislation seems to have gone nearly or quite as far as it usefully can go in the direction of the regulation of the business of fire insurance. For the rest, chiefly, dependence must be put upon the prudence and sagacity of the experienced men of affairs in charge of our insurance institutions, rather than in arbitrary provisions of law. But in the field suggested the function of the State has not exhausted its usefulness.

The commercial value of the system of insurance in the item of the preservation of property through the compulsion of prudential measures for its protection, is hardly capable of over-estimation. The enterprise of the underwriters in their insistance upon conditions of safety which lessen the hazard may have its impulse in a selfish motive, but the result is public good, and public spirit represented by the State, should co-operate with private aims in such an enterprise.

Insurance should mean indemnity for loss from misfortune not immunity from consequences of crime or reckless fault; and the compact to indemnify creates on the part of the insured a moral obligation which should be a legal one. If the insured wilfully burns his property he is not entitled, morally or legally, to recover his insurance. Why should he if it burn through his positive fault or careless omission to reasonably provide for its safety? Why should not the law void the insurance when the loss is due to the owner's negligent act? Such a provision would be within the just rule of the common law that a man shall so use his own as not to injure another; and it accords with social equity and the nature of the insurance contract that the insured should be bound to a reasonable diligence in the protection of the property in his control. There would be no danger of the too rigorous enforcement of such a law, as juries could be trusted not to find the fact of negligence unless clearly

proven. While just in itself it would also consult public policy, which desires the conservation of useful wealth; by the inducement of self-interest it would offer to owners to exercise a greater care for the safety of their property, than though, regardless of their conduct in relation to it, their indemnity was sure in case of loss.

The statistics show a large proportion of fires preventible by common prudence. More than one-tenth of the fires in Massachusetts, year by year, originate in defective chimneys alone. And, doubtless, a proper investigation would trace the cause of a large fraction of the rest to some vice in design or construction. Why should not the owner or insurer have an action for damages where the loss is caused by a defect attributable to the neglect of an architect, builder or other person? If a mechanic, who holds himself out as competent in his trade, so negligently constructs a building that it takes fire and is destroyed from that cause, he should be answerable. And so of the architect, whose assumed skill and knowledge are relied on to design a structure in accordance with reasonable conditions of safety. Admonished by knowledge of such liability, we might fairly anticipate a larger degree of diligence and fidelity in their employment on the part of architects, builders and others responsible for the construction of buildings exposed to perils by fire.

These remarks are designed as suggestive only, and not as mature opinion as to specific measures of legislation. They may serve to indicate the domain in which civil and municipal regulation and authority can usefully act. Of the jurisdiction of government, regardful of the common weal, for the protection of property and life, to regulate the construction and use and inspection of buildings, with reference to health and safety, there can be no controversy. The legislature has asserted it in frequent statutes. It remains to consider how far it is wise to enforce the jurisdiction, and what measures may be adopted conservative of the public good in that department of legislation and civil superintendence.

Cost of Insurance. — How to Reduce It.

What may fitly be termed the natural cost of fire insurance is the amount required to pay the losses. The other element of cost is the expense of maintenance of our insurance establishments and — if on the stock plan — dividends on their capital. And from the public standpoint the problem is: (1), to lessen the natural cost by the prevention of casualties (of which I have spoken); and (2), to keep the expense cost to the possible minimum consistent with efficiency.

Fire underwriters complain that of late years, since the brief period of admitted prosperity which followed the Boston conflagration, the business has not been prosperous and the profits not satisfactory, and they urge an increase of rates. It is true that premium rates have declined, and sometimes perhaps unduly from reckless competition, and that the ratio of losses to premium income during the last semi-decade has been greater than in the like period immediately preceding. But that the logic of the situation leads necessarily to an advance of rates is not so easily demonstrable. It may rather be that we approach a condition wherein it is practicable to reduce the cost of insurance by the establishment of the business on a less expensive basis.

Some facts gathered from experience may furnish instructive material for the discussion.

The tables which follow exhibit the financial results of the last ten years' experience of the joint stock fire companies, domestic and foreign, authorized in Massachusetts in that period: —

Fire Insurance Companies of Other States.

Fire Business.

YEAR.	Cash Capital.	Premiums Received.	Losses Paid.	Dividends Paid.	Ratio of Losses to Premiums.	Ratio of Dividends to Cash Capital.
1874,	$21,645,650	$27,128,874	$11,983,916	$2,613,383	44.17	12.07
1875,	24,263,171	26,543,769	13,200,976	3,658,466	49.73	15.08
1876,	25,364,135	24,301,741	12,548,006	2,824,440	51 22	11 14
1877,	24,158,614	21,459,724	11,489,978	3,120,236	53.54	12.92
1878,	25,892,010	19,732,468	9,572,773	3,227,619	48 51	12.71
1879,	24,818,000	20,080,209	11,414,417	3,257,333	56.84	13.12
1880,	24,718,010	21,699,362	11,653,809	2,991,674	53 71	12.10
1881,	27,338,010	24,374,712	13,477,063	3,087,081	55.29	11.29
1882,	25,710,010	24,439,627	14,612,297	2,979,136	59.79	11.67
1883,	27,060,010	28,012,663	16,363,116	3,123,847	58.41	11.54
	$250,467,620	$237,773,149	$126,316,351	$30,883,215	53.12	12.33

Massachusetts Joint Stock Fire Companies.

1874,	$2,300,000	$1,614,748	$648,712	$142,000	40.17	6.17
1875,	3,800,000	1,847,097	762,740	347,250	41.30	9.14
1876,	4,150,000	2,098,831	874,212	382,300	41.13	9.20
1877,	4,250,000	2,196,708	1,139,733	278,000	51.89	6.54

1878,	4,350,000	2,332,918	1,255,746	262,000	53.40	6.02
1879,	4,050,000	1,901,000	1,314,986	230,000	69.17	5.68
1880,	3,400,000	1,903,208	1,188,492	233,000	62.44	6.85
1881,	3,200,000	1,982,549	1,209,737	243,000	61.02	7.59
1882,	2,400,000	1,833,339	1,153,244	216,000	62.90	9.00
1883,	2,400,000	2,133,220	1,352,863	198,000	63.42	8.25
	$34,300,000	$19,843,618	$10,900,465	$2,531,550	54.93	7.38

	Companies of other States.	Massachusetts Companies.
Net surplus over capital, December 31, 1874,	$9,571,147	$630,291
Net surplus over capital, December 31, 1883,	19,190,088	946,086
Increase,	$9,618,941	$315,795
Average annual dividends,	12.33	7.38

These statistics embrace the whole business of these companies.

The public paid $257,616,767 to indemnify losses of the amount of $137,216,816; $46\frac{8}{10}$ per cent. of the whole cost of insurance, or $120,399,951, went for the support of the insurance establishments.

The stockholders of the companies of other States have realized upon their investments in this time an average annual dividend of 12.33 per cent., and the stockholders in Massachusetts companies 7.38 per cent. As insurance capital is exposed to special hazards, no one should be envious if, by good fortune, it wins liberal rewards upon its venture. The profits of the foreign companies have not been so great as to justify popular jealousy, nor have the profits of the home companies been so small as to challenge public sympathy. The dividends are not altogether made from the business profits. A large fraction is contributed by the income of the invested capital.

Other companies, which have thriven less well, have gone out, and, were they embraced in the above computation, might qualify somewhat the aggregate result. But that fact does not seriously affect the value of the inference fairly drawn from the tabular exhibit, since what we seek to learn is the capability of the business when managed with skill and prudence.

For the same period the companies of foreign countries have collected in premiums $137,646,122, and paid out for losses $77,208,217.

From a compilation published in the last report of the New York department it is shown that from the date of their respective organization the joint stock fire and fire-marine companies of that State have collected in premiums the sum of $376,993,647, and have disbursed for losses $194,169,939, or 51.5 per cent. for losses, and 48.5 per cent. for expenses and profits in the form of dividends or present surplus. Similar compilations in the same report show that the ratio of losses to premiums in companies of other States has been 61.3 per cent., and in the United States business of companies of foreign countries 59.2 per cent.

For the purpose of this discussion it is sufficiently exact to

say, in general, that, under the existing mode, 40 and more per cent. of the premium cost of fire insurance is absorbed in the expense of carrying on the machinery of the business. And yet the claim of the underwriters is that, with this margin for expense and profit, the business is not profitably done. It is not singular that people should marvel and ask if so great expense is inevitable.

A large part of the premiums go for commissions and brokerage to a species of middlemen in the traffic. The public of the country is taxed millions annually, — perhaps twenty or more millions of dollars, I attempt no nice estimate, but certainly a vast sum, equal probably to the cost of the military establishment of the United States, — for the maintenance of a numerous body of agents and brokers whose services should be superfluous. Of course I do not include the agents employed in agencies reasonably demanded for the popular accommodation. The question I propose is, whether these (except as noted) are not a dispensable as well as expensive part of the machine, and whether the system is not capable of such revision as shall save the people the cost of their employment and charges. It is the people who pay. What is saved by avoidance of needless expense is saved to the public. There are upwards of eight hundred brokers licensed in Massachusetts besides the authorized agents of the companies, and their compensation is got from commissions upon insurance business they solicit and sell to the companies. Why should not the people deal directly with the representatives of the companies, and avoid the charges of these intervenors which are in addition to the proper expense of inspection of the risk and execution of the policy contract?

Persons with intelligence and prudence to acquire insurable property liable to injury from the familiar perils that menace it, have sufficient forethought to know the need and to provide the protection which insurance affords. Why should they not go to the office of the underwriter and negotiate the insurance they want, as they go to the store of the trader to buy his merchandise? On such a basis the broker would cease to be the burden he now is, and the expenses of the business might be confined to its legitimate

needs. To say that the companies are obliged to resort to such methods of competition to get business, is to affirm that the business is overdone, which is not the fact, or, if it were, the fact would indicate the natural remedy that companies which are unable to obtain patronage upon their merits should retire, and so the supply adjust itself to the demand. The right of a company to exist depends upon the commercial need of its existence. The provision made by law, through official supervision, to verify and conserve the financial character of insurance associations, and the ordinary methods by which their merits are urged upon public attention should suffice to win the confidence and patronage they deserve.

In these reflections I do not assume the part of instructor or censor. The facts and considerations are submitted as worthy the deliberation of the intelligent public and of the practical men of affairs who conduct our institutions of insurance. Sooner or later the matter is sure to be the subject of popular agitation, and it must be frankly met and dealt with. Its solution asks the concurrence of the body of fair-minded underwriters with a just public opinion.

Tariff associations of underwriters are active in localities to establish uniform rates and classify hazards in relative proportions. Done fairly and with just discrimination this work is commendable. It may reform certain evils that arise from competition, and apportion more equitably the common burden of insurance. The public, equally with the underwriters, are concerned that rates be adequate to assure the ability of the companies to perform their obligations. Even more. For while the failure of a company involves a loss to its stockholders of what is ordinarily but a small part of their estates, it may occasion serious loss and often financial ruin to the policy holder, who, in consequence, is unable to recover his indemnity. But the public have a right to insist that, in the absence thus enforced of competition (which sometimes operates as a corrective of extortionate charges), the rates be fixed no higher than is needed to provide a fund equal to the payment of anticipated losses, liberally estimated, and proper expenses and reasonable profits. I doubt if a basis of 50 per cent. for losses, and 50

per cent. for expenses and profits, will prove acceptable to the public without clearer demonstration of its propriety.

Companies are entitled, and nowhere more than in the official exhibits which are designed for the information of the people, to the credit justly their due for economy in their affairs; and, if a company is found imprudent in its administration, it cannot complain if thereby it is prejudiced in public favor. The prepared tables show the expense ratios of the several companies. But, in deductions therefrom, regard should be had to the different conditions of each, since the nature and character of the business of some of the companies necessarily call for a larger relative cost as compared with other companies of no superior integrity and prudence. Intelligent critics will readily discriminate and reach just conclusions.

The Massachusetts Manufacturers' Mutuals, which insure only manufacturing property, are made a group by themselves in the tabulations. Their plan of business is a model. They do not tax their policy holders for brokers' charges and commissions, but deal direct with their customers. The other virtues of their policy consist in the enforcement of wholesome conditions in their contracts. They insist that the property proposed for insurance shall be in reasonably safe condition, such as may fairly be demanded of the owner, and then offer lower rates in consideration that the owner shall make improvements and adopt expedients whereby the hazard is made less. This serves the public's interest, while it promotes their own success. The adoption of a like enlightened policy by underwriters generally would do much to reduce both the natural and incidental cost of insurance.

I acknowledge with grateful appreciation, and as simple justice to faithful service, the very capable and conscientious manner in which Deputy Commissioner William S. Smith and Chief Clerk Fred. L. Cutting have performed their responsible duties in the administration of the department.

Respectfully submitted,

JOHN K. TARBOX,
Insurance Commissioner.

STATISTICAL TABULATIONS.

Table I. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced Business.	Risks Written in 1883.	Risks Terminated in 1883.	Amount at Risk Dec. 31, 1883.	Deposit Notes in Force.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1883.	Surplus or Deficiency in 1882.
Abington,	1857	$901,258	$718,331	$2,430,546	$117,734	$45,161	$19,833	$25,328	$24,307
Annisquam,	1847	67,350	68,375	342,502	23,872	7,242	–	‡	–
Ashfield,	1873	27,798	31,589	42,862	1,240	421	–	‡	–
Attleborough,	1845	287,270	168,775	1,425,855	40,117	16,815	5,265	11,550	13,170
Barnstable County,	1833	1,064,724	1,000,009	5,315,388	206,074	87,050	42,916	44,134	42,137
Berkshire,	1835	1,111,350	1,103,130	4,785,337	188,834	71,921	34,944	36,977	37,521
Bristol County,	1829	498,950	587,075	3,931,531	496,151	714	2,105	‡	–
Cambridge,	1834	1,610,568	1,482,510	5,586,083	160,911	138,910	41,375	97,535	92,749
Citizens',	1846	5,993,045	5,695,137	20,891,136	824,316	256,318	142,721	113,597	105,090
Cohasset,	1846	75,162	68,924	378,342	23,041	3,479	2,864	615	387
Dedham,	1837	747,191	591,463	1,800,353	56,587	85,542	16,766	68,776	66,100
Dorchester,	1856	2,881,542	2,558,412	10,229,148	161,481	211,496	90,297	121,199	121,442
Essex,	1829	202,250	211,200	780,200	43,560	41,998	7,623	34,375	32,303
Fitchburg,	1847	6,519,221	5,533,689	17,198,048	260,563	257,844	143,231	114,613	141,621
Franklin,	1829	306,439	323,182	2,332,591	85,524	21,619	16,061	5,558	6,968
Groveland,	1828	302,772	260,780	1,480,596	87,286	28	2,150	‡	–
Hampshire,	1832	967,640	884,135	3,537,492	138,142	51,770	23,623	28,147	27,065
Hingham,	1826	3,252,713	2,767,864	22,016,846	646,658	339,132	184,805	154,327	150,955
Holyoke,	1843	6,233,206	6,167,934	20,077,524	274,872	585,155	143,031	§ 442,124	430,117
Lowell,	1832	877,710	680,870	2,417,425	59,972	68,709	15,136	53,573	56,455
Lynn,	1828	271,000	281,800	1,451,341	79,856	61,479	23,164	38,315	37,778
Massachusetts,	1873	8,849,401	8,943,170	16,616,526	–	322,743	79,831	§ 242,912	259,306
Merchants and Farmers',	1847	3,975,792	3,288,820	15,084,266	213,931	221,683	108,965	112,718	127,041
Merrimack,	1828	4,644,882	3,983,041	16,989,330	352,608	243,895	121,277	122,618	109,753
Middlesex,	1826	5,383,585	4,686,474	20,390,726	294,334	405,524	147,523	258,001	246,522
Milford,	1852	179,475	127,926	830,888	23,665	8,626	4,025	4,601	3,904
Mutual Fire Assurance,	1827	1,055,025	1,043,400	3,928,100	121,621	125,723	30,876	94,847	89,878
Mutual Protection,	1864	268,100	265,600	1,026,250	28,602	40,692	5,440	35,252	32,278
Newburyport,	1829	95,775	91,575	681,160	67,286	29,249	4,270	24,979	23,567
Norfolk,	1825	3,845,958	3,814,707	14,125,265	432,655	354,605	123,210	231,395	222,483

Quincy,	1851	7,161,514	6,623,753	26,655,738	380,974	455,853	197,303	258,550	271,819
Salem,	1838	338,550	361,750	848,840	37,557	40,265	6,893	33,372	29,818
Salisbury and Amesbury,	1855	33,650	35,300	355,692	27,749	1,761	1,387	374	124
Saugus,	1852	881,075	823,125	2,584,625	316,283	3,475	-	‡	-
Shelburne,	1877	6,200	4,750	106,858	6,316	726	-	‡	-
South Danvers,	1829	177,325	174,812	1,043,017	67,341	59,047	11,868	47,179	45,125
Traders and Mechanics',	1848	4,587,095	3,968,668	17,621,921	253,366	381,479	126,683	254,796	229,984
Westford,	1840	80,235	80,325	328,730	7,969	3,672	1,719	1,953	1,260
West Newbury,	1828	274,165	237,022	2,429,954	128,295	173	535	‡	-
Worcester Mutual,	1824	8,280,978	7,816,579	30,551,364	462,457	540,894	236,229	304,665	291,751
Totals,	-	$84,317,939	$77,555,981	$300,650,396	$7,199,800	$5,592,888	$2,165,944	$3,418,955	$3,371,412

Massachusetts Manufacturers' Mutuals.

Arkwright,	1860	$37,019,802	$32,625,558	$35,788,961	$1,538,128	$338,331	$183,255	$155,076	$98,214
Boston Manufacturers',	1850	69,787,776	63,796,997	67,424,032	2,795,216	608,256	341,513	266,743	204,695
Cotton and Woolen,	1875	6,165,768	4,482,317	6,255,036	281,991	64,993	32,171	32,822	18,263
Fall River Manufacturers',	1870	17,222,083	15,359,329	16,373,364	753,705	178,376	94 685	83,691	46,933
Mill Owners',	1873	17,744,234	15,768,956	16,854,418	782,665	131,439	78,596	52,843	14,117
Spinners',	1881	4,488,775	3,333,481	4,151,175	168,548	29,520	25,035	4.485	—317
Worcester Manufacturers',	1855	19,638,542	18,906,225	19,652,542	874,507	230,361	113,420	116,941	93,207
Totals,	-	$172,066,980	$154,272,863	$166,499,528	$7,194,760	$1,581,276	$868,675	$712,601	$475,112
Grand Totals,	-	$256,384,919	$231,828,844	$467,149,924	$14,394,560	$7,174,164	$3,034,619	$4,131,556	$3,846,524

* Not including deposit notes.

† Including unearned premiums on unexpired risks.

‡ This company charges a cash premium adequate for expenses only, and relies on assessments on deposit notes to pay losses.

§ Including guaranty capital.

Table II. — *Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditure.	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expense to	
					Prem's received.	Amount at risk.*		Prem's received.	Gross Income.
Abington,	$15,404	$13,651	$13,039	$6,867	52.66	.29	$4,071	31 22	26.43
Annisquam,	564	291	–	–	–	–	291	–	–
Ashfield,	245	8	135	–	–	–	8	–	–
Attleborough,	2,781	4,971	1,825	4,645	–	.34	326	17.57	11 72
Barnstable County,	22,200	17,595	18,044	2,000	11.09	.04	4,053	22 47	14.57
Berkshire,	18,002	13,593	14,122	4,176	29.58	.09	4,119	29.17	22.88
Bristol County,	3,190	3,382	3,190	1,273	39.91	.03	2,012	63.07	63 07
Cambridge,	26,530	20,342	19,428	3,271	16.84	06	7,469	38 44	28 15
Citizens',	86,817	77,702	75,651	17,873	23.62	.09	22,415	29 63	25.82
Cohasset,	1,417	1,003	1,175	105	8.94	.03	434	36 94	30.63
Dedham,	15,304	10,925	10,645	3,699	34.75	.21	3,446	32 27	22.52
Dorchester,	53,649	48,688	41,018	22,676	55.29	.23	13,340	32.52	24 87
Essex,	5,931	4,209	3,614	242	6.70	.03	1,009	27 92	17.01
Fitchburg,	118,700	131,804	103,052	77,936	75.60	.47	23,717	23 01	19 98
Franklin,	4,308	6,383	3,426	3,923	115.57	.17	1,307	38 50	30.34
Groveland,	963	994	–	219	–	.02	655	–	68 02
Hampshire,	14,162	13,370	11,528	5,930	51.43	.17	3,189	27 66	22.52
Hingham,	66,790	64,949	49,472	21,147	42.75	.10	11,866	23.99	17.77
Holyoke,	109,084	90,875	79,501	30,506	38 38	.15	24,873	31.28	22.80
Lowell,	16,281	12,797	11,221	2,101	18.73	.09	4,135	36.85	25 40
Lynn,	6,654	4,080	3,393	150	4.42	.01	1,841	54.26	27.67
Massachusetts,	73,688	63,576	55,743	10,475	18.79	.06	19,907	35.72	27.02
Merchants' and Farmers',	63,023	62,043	51,190	25,710	50.22	.17	19,395	38.06	30.78
Merrimack,	72,229	56,299	60,493	16,995	28.10	.10	15,542	25 69	21.51
Middlesex,	96,020	81,751	78,917	20,053	25.41	.10	21,100	26.74	21.97
Milford,	2,152	1,154	1,802	247	13.71	.03	545	30.24	25 33
Mutual Fire Assurance,	23,155	19,282	15,824	3,350	21.18	.09	3,382	21 38	14.61
Mutual Protection,	4,681	1,547	2,387	77	3.23	–	803	33.64	17 15
Newburyport,	2,570	2,196	1,061	637	60.04	.09	526	49.58	20.47

Norfolk,	78,130	59,109	58,865	14,052	23.87	.10	14,737	25.04	18.87
Quincy,	121,972	120,998	97,491	53,323	54 69	.20	31,086	31.89	25 48
Salem,	6,571	3,056	4,383	37	.84	-	1,445	32.97	21.99
Salisbury and Amesbury,	305	182	237	11	-	-	171	72.15	56.07
Saugus,	2,226	1,428	-	67	-	-	1,362	-	-
Shelburne,	53	9	25	5	-	-	4	-	-
South Danvers,	6,481	4,316	3,511	87	2.48	-	842	23.98	12.99
Traders' and Mechanics',	81,223	55,111	62,358	19,569	31.38	.11	14,032	22.50	17.37
Westford,	730	51	730	15	-	-	36	-	-
West Newbury,	142	1,210	-	598	-	.02	611	-	-
Worcester Mutual,	147,497	131,911	119,509	32,300	27.03	.11	30,489	25.51	20.67
Totals,	$1,371,824	$1,206,841	$1,078,005	$406,347	37.69	.14	$310,591	28.81	22.64

Massachusetts Manufacturers' Mutuals.

Arkwright,	$316,139	$278,453	$306,604	$96,258	31.40	.29	$21,181	6 91	6 70
Boston Manufacturers',	590,677	501,461	556,515	125,468	22 55	.19	43,202	7 76	7.31
Cotton and Woolen,	63,405	48,644	61,164	24,321	39 76	.45	9,335	15.26	14 72
Fall River Manufacturers',	154,983	141,170	148,674	58,852	39.58	.38	8,158	5.49	5.26
Mill Owners',	161,246	155,529	157,345	68,645	43 64	.43	15,523	9.87	9.63
Spinners',	35,101	23,624	34,339	6,624	19 29	.19	2,654	7.72	7.56
Worcester Manufacturers',	185,136	179,309	174,171	65,236	37.45	.34	9,475	5 44	5.12
Totals,	$1,506,687	$1,328,190	$1,438,812	$445,404	30 96	.28	$109,528	7.61	7.26
Grand Totals,	2,878,511	2,535,031	2,516,817	851,751	33.84	.19	420,119	16.69	14.59

* Taking mean amount of risks outstanding at beginning and end of year.

Table III. — *Massachusetts Mutual Marine Insurance Companies.*

NAME OF COMPANY.	Commenced business	Guarantee Fund.	Scrip Outstanding.	Amount at Risk Dec. 31, 1883.	Gross Assets.	Gross Liabilities.*	Surplus or Deficiency in 1883.	Surplus or Deficiency in 1882.
China,	1853,	–	$643,710	$9,077,379	$976,424	$197,648	$135,067	$204,077
India,	1867,	$65,700	156,272	1,243,497	304,542	69,993	12,578	10,631
Totals,	–	$65,700	$799,982	$10,320,876	$1,280,966	$267,641	$147,645	$214,708

* Including unearned premiums, but not including cash or stock-note guarantee fund, or outstanding scrip.

Table IV. — *Massachusetts Mutual Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Premiums Received.	Marine Losses Paid.	Ratio.*	Expenses.	Ratio.†
China,	$387,939	$554,445	$351,941	$360,128	102.33	$55,240	15.70
India,	101,929	110,391	94,039	81,785	86.97	20,817	22.14
	$489,868	$664,836	$445,980	$441,913	99.08	$76,057	17.05

* Of losses paid to cash premiums received.

† Of expenses to cash premiums received.

TABLE V. — *Massachusetts Joint Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Amount at Risk Dec. 31, 1883.	Gross Assets.	Gross Liabilities.*	Ratio of Assets to Liabilities.	Surplus as regards Policy Holders, Dec. 31, 1883.	Surplus or Impairment of Capital, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1882.
American,	$300,000	$16,615,123	$561,691	$122,815	4.61	$438,876	$138,876	46.29	42.48
Boston Marine,	1,000,000	11,054,891	2,237,259	732,628	3.05	1,504,631	504,631	50 46	44.11
Boylston,	557,200	33,217,576	974,911	284,963	3.42	689,948	132,748	23.82	22.62
Dwelling House,	300,000	19,631,676	391,243	77,134	5.07	314,109	14,109	4.70	2.17
Eliot,	200,000	10,465,583	383,857	89,029	4.31	294,828	94,828	47 41	57.07
Equitable Marine,	50,000	273,142	97,950	27,694	3.54	70,256	20,256	40.51	30 07
Firemen's Fire,	300,000	18,615,784	797,699	128,750	6.20	668,949	368,949	122 98	117.59
First National,	200,000	7,195,560	258,253	72,669	3.55	185,584	—14,416	—7.21	4.81
Gloucester,	100,000	3,487,187	128,829	29,831	4.32	98,998	—1,002	—1.00	5.15
Manufacturers'	500,000	99,014,929	1,087,578	568,889	1.91	518,689	18,689	3.73	13.85
Mercantile Fire and Marine,	400,000	20,683,626	706,944	122,803	5.76	584,141	184,141	46.03	46.05
Merchants',†	50,000	248,905	68,835	10,128	6.80	58,707	8,707	17 41	5 20
Neptune,	300,000	13,716,922	505,827	128,761	3.93	377,066	77,066	25.69	35.49
North American,	200,000	13,685,099	335,607	70,150	4.78	265,457	65,457	32.73	30.90
Prescott,	200,000	19,351,943	368,288	152,075	2.42	216,213	16,213	8.10	15.16
Salem Marine,	100,000	588,093	289,271	39,809	7.27	249,462	149,462	149.46	153 64
Shoe and Leather,	600,000	33,832,405	1,002,828	359,981	2.79	642,847	42,847	7.14	7.49
Springfield Fire and Marine,	1,000,000	147,504,067	2,585,634	1,184,688	2.18	1,400,946	400,946	40,09	37.89
Washington,	1,000,000‡	39,801,621	1,572,750	372,483	4 22	1,200,267	200,267	20.03	82 55
Wellfleet,	12,000	803,161	201,364	70,201	2.87	131,163	119,163	–	–
Totals,	$7,369,200	$509,787,293	$14,556,618	$4,645,481	3.13	$9,911,137	$2,541,937	34 49	–

* Including unearned premiums, but not including capital stock. † Formerly "Beverly" Insurance Co. ‡ Increased from $400,000 during 1883.

TABLE VI. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO.	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
American,	$13,313,564	$93,613	$42,891	45.82	.32	$4,992,769	$92,132	$100,154	108.76	2.01
Boston Marine,	–	–	–	–	–	94,880,079	1,206,873	1,053,554	87.32	1.11
Boylston,	39,041,939	317,960	199,004	62.58	.51	22,425,567	152,945	148,552	97.19	.66
Dwelling House,	9,155,490	49,429	15,084	30.51	.16	–	–	–	–	–
Eliot,	14,477,022	130,667	94,260	72.12	.65	–	–	–	–	–
Equitable Marine,	–	–	–	–	–	641,968	30,228	15,855	52 45	2 47
Firemen's Fire,	16,766,004	133,281	72,040	54 04	.43	–	–	–	–	–
First National,	7,184,604	82,681	80,166	96.96	1.12	–	–	–	–	–
Gloucester,	2,618,803	29,481	29,354	99 56	1.12	83,678	2,973	629	21.16	.75
Manufacturers',	101,599,177	728,925	422,742	57.99	.42	9,661,231	77,476	85,127	109.87	.88
Mercantile Fire and Marine,	15,580,671	125,765	75,417	59.95	.48	3,290,389	60,586	41,572	68.61	1.26
Merchants',	–	–	–	–	–	671,745	15,673	4,463	28 48	.66
Neptune,	13,297,033	151,474	91,807	60 60	.69	1,155,782	27,798	15,027	54.07	1.30
North American,	12,906,777	75,361	31,520	41.83	.24	–	–	–	–	–
Prescott,	17,361,693	170,594	127,691	74.85	.74	–	–	–	–	–
Salem Marine,	–	–	–	–	–	2,831,235	46,437	38,761	83.46	1.37
Shoe and Leather,	32,371,655	312,543	238,507	76 32	.74	29,009,384	351,899	278,551	79.17	.96
Springfield Fire and Marine,	130,650,000	1,491,207	932,102	62.51	.71	–	–	–	–	–
Washington,	42,226,875	330,803	140,527	42.47	.33	14,388,556	174,631	179,453	102.81	1.25
Wellfleet Marine,	–	–	–	–	–	2,002,657	77,706	60,141	77.39	3 00
Totals,	$468,551,307	$4,223,784	$2,593,112	61.39	.55	$186,035,040	$2,317,357	$2,021,839	87.27	1.09

Table VII. — *Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
American,	$207,950	$225,697	—$17,747	$52,145	28.08	25.08	$30,000
Boston Marine,	1,284,958	1,399,539	—114,581	245,985	20.38	19.14	100,000
Boylston,	514,965	523,840	—8,875	138,015	29.30	26 80	33,432
Dwelling House,	66,484	53,486	12,998	26,098	52.80	39.26	12,000
Eliot,	149,167	176,018	—26,851	62,113	47.52	41.63	20,000
Equitable Marine,	33,350	24,283	9,067	3,429	11.34	10.28	5,000
Firemen's Fire,	173,431	147,992	25,439	45,327	34.01	26.75	30,000
First National,	97,834	117,629	—19,795	31,462	38 05	32.16	6,000
Gloucester,	38,724	45,735	—7,011	10,806	33.31	27.92	5,000
Manufacturers',	850,451	790,004	60,447	262,135	32.50	30.82	20,000
Mercantile Fire and Marine,	218,545	220,472	—1,927	63,483	34.06	29 05	40,000
Merchants',	18,044	13,094	4,950	3,631	23.17	20 13	5,000
Neptune,	199,649	188,967	10,682	50,027	26.04	23.39	30,000
North American,	91,875	83,029	8,846	31,684	42 04	34.48	20,000
Prescott,	187,648	198,007	—10,359	60,315	35.35	32.15	10,000
Salem Marine,	59,293	58,161	1,132	9,305	20 04	15 69	10,000
Shoe and Leather,	701,985	688,791	13,194	171,733	25 85	24 46	-
Springfield Fire and Marine,	1,601,445	1,513,951	87,494	481,849	32 31	30.09	100,000
Washington,	555,332	482,292	73,040	142,311	28.16	25 63	20,000
Wellfleet Marine,	84,963	83,339	1,624	11,199	14.41	13 18	12,000
Total,	$7,136,093	$7,034,326	$101,767	$1,903,052	29.09	26.67	$508,432

* Excluding losses, dividends, returns premiums, and drawbacks and premiums on reinsurance.

TABLE VIII. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1883.*	Gross Assets.†	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1883.	Surplus or Impairment of Capital, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1883.	Percentage of Surplus of Impairment, Dec. 31, 1882.
Ætna,	Hartford,	$4,000,000	$288,255,242	$9,077,944	$1,873,237	4.85	$7,204,707	$3,204,707	80.12	78.09
Albany,	Albany,	200,000	10,705,260	373,582	49,891	7.49	323,691	123,691	61.85	61.72
American,	Newark,	600,000	37,246,675	1,663,840	230,434	7.22	1,433,406	833,406	138.90	134.27
American Central,	St. Louis,	600,000	40,950,034	1,189,521	367,439	3.24	822,082	222,082	37.01	38.97
American Exchange,	New York,	200,000	9,356,527	276,434	21,742	12.71	254,692	54,692	27.34	33.42
American Fire,	New York,	400,000	50,520,400	1,170,233	159,756	7.32	1,010,477‡	313,380	78.34	64.17
American Fire,	Philadelphia,	400,000	83,199,551	1,804,519	852,970	2.12	951,549	551,549	137.88	156.88
Atlantic Fire and Marine,	Providence,	200,000	5,082,030	252,897	47,025	5 38	205,872	5,872	2 93	6.49
Atlantic Mutual,	New York,	–	95,489,087	12,972,312	4,265,845	3.04	8,706,467§	1,927,517	–	–
Boatman's Fire and Marine,	Pittsburgh,	250,000	7,035,362	411,717	82,961	4.97	328,756	78,756	31.50	–
Buffalo,	Buffalo,	200,000	5,740,679	252,644	34,372	7.35	218,272	18,272	9 13	–
Buffalo German,	Buffalo,	200,000	46,388,156	1,027,900	283,529	3.63	744,371	544,371	272.18	247.10
Citizens',	New York,	300,000	64,701,386	979,709	311,648	3.14	668,061	368,061	122.69	143.66
Citizens',	Pittsburgh,	500,000	10,818,042	607,261	80,319	7 56	526,942	26,942	5.39	–
Citizens',	St. Louis,	200,000	4,403,993	414,720	41,615	9 96	373,105	173,105	86.55	78.51

City Fire,	New York,	210,000	10,744,436	412,160	27,875	14.79	384,285	174,285	82 99	81.10
Clinton,	New York,	250,000	25,823,907	506,163	139,687	3.62	366,476	116,476	46.59	51.25
Commerce,	Albany,	200,000	15,392,211	439,416	98,406	4 47	341,010	141,010	70.50	69.79
Commercial Fire,	New York,	200,000	40,841,558	501,787	255,998	1.96	245,789	45,789	22.89	30.19
Commercial Mutual,	New York,	–	4,557,064	728,756	131,286	5.55	597,470‖	53,720	–	–
Connecticut Fire,	Hartford,	1,000,000	79,997,797	1,689,229	512,660	3.29	1,176,569	176,569	17.66	19.08
Continental,	New York,	1,000,000	393,358,911	4,834,942	2,185,524	2.21	2,649,418¶	1,605,403	160.54	149.67
Delaware Mutual Safety,	Philadelphia,	360,000	34,712,960	1,946,089	394,548	4 93	1,551,541**	404,736	112.43	122.22
Enterprise Fire and Marine,	Cincinnati,	200,000	5,081,351	257,844	46,601	5 53	211,243	11,243	5 62	4.52
Equitable Fire and Marine,	Providence,	300,000	20,023,213	500,042	148,602	3.36	351,440	51,440	17.15	21.34
Exchange Fire,	New York,	200,010	16,973,680	358,522	85,312	4.20	273,210	73,200	36.59	36.49
Farragut Fire,	New York,	200,000	29,738,417	407,796	124,609	3.27	283,187	83,187	41.59	55.10
Fire Association of Philadelphia,	Philadelphia,	500,000	241,919,373	4,041,376	2,929,248	1.38	1,112,128	612,128	122.52	143.42
Fire Ins. Co. County of Phila.,	Philadelphia,	400,000	10,717,780	641,027	139,781	4.59	501,246	101,246	45.31	48.52
Fireman's Fund,	San Francisco,	750,000	53,897,106	1,411,526	508,578	2.78	902,948	152,948	20.04	11.61
Firemen's,	Dayton,	250,000	21,234,040	423,429	155,188	2.73	268,241	18,241	7.29	20.99
Firemen's,	Newark,	500,000	31,531,312	1,383,228	151,236	9.15	1,231,992	731,992	146.39	133.15
Firemen's,	New York,	204,000	10,819,638	297,812	42,974	6.93	254,838	50,838	24.92	19.89
Franklin,	Philadelphia,	400,000	137,198,638	3,118,713	1,868,451	1.67	1,250,262	850,262	212.56	208.13
German American,	New York,	1,000,000	248,451,144	3,961,531	1,353,512	2 93	2,608,019	1,608,019	160.80	144.88

* Including perpetual fire risks. † Excluding special deposits. ‡ Scrip outstanding, $297,097. § Scrip outstanding, $6,778,950.
‖ Scrip outstanding, $543,750. ¶ Scrip outstanding, $44,015. ** Scrip outstanding, $786,805.

TABLE VIII. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1883.*	Gross Assets.†	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1883.	Surplus or Impairment of Capital, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1882.
German Fire,	Pittsburgh,	$200,000	$18,760,687	$431,792	$130,759	3 30	$301,033	$101,033	50 51	51.79
Germania,	New York,	1,000,000	148,654,586	2,493,192	839,919	2.97	1,653,273	653,273	65.32	68.26
Girard Fire and Marine,	Philadelphia,	300,000	48,523,690	1,259,967	394,716	3.19	865,251	565,251	188.42	178.25
Glens Falls,	Glens Falls,	200,000	78,646,738	1,323,612	461,060	2.87	862,552	662,552	331.27	317.24
Great Western,	New York,	662,080	6,225,215	986,452	305,973	3.22	680,479	18,399	2.78	9.95
Greenwich,	New York,	200,000	155,544,700	1,009,506	544,693	1.85	464,813	264,813	132.40	154.75
Guardian Fire,	New York,	200,000	9,701,449	260,815	46,129	5.65	214,686	14,686	7.34	2 97
Hanover Fire,	New York,	1,000,000	138,153,161	2,509,660	839,189	2.99	1,670,471	670,471	67.04	64.95
Hartford Fire,	Hartford,	1,250,000	264,117,145	4,287,893	1,812,216	2.37	2,475,677	1,225,677	98.05	95.99
Home,	New York,	3,000,000	418,240,546	7,290,045	2,715,808	2.68	4,574,237	1,574,237	52.47	56.15
Howard,	New York,	500,000	41,452,542	836,751	317,613	2.63	519,138	19,138	3.83	12.85
Insurance Co. of North America,	Philadelphia,	3,000,000	303,483,689	9,021,942	2,857,398	3.16	6,164,544	3,164,544	105.48	107.40
Ins. Co. State of Pennsylvania,	Philadelphia,	200,000	21,062,939	699,489	279,846	2.50	419,643	219,643	109.82	121 91
Irving,	New York,	200,000	10,015,629	282,707	78,504	3.60	204,203	4,203	2.10	.11
Jefferson,	New York,	200,010	12,789,989	525,285	40,593	12.94	484,692	284,682	142.34	142.29

Long Island,	Brooklyn,	300,000	36,310,575	512,901	109,274	4.69	403,627‡	43,134	14.38	13.17
Manufacturers' and Builders',	New York,	200,000	24,524,182	429,560	87,869	4.89	341,691	141,691	70.84	78.14
Mechanics' Fire,	Brooklyn,	250,000	28,046,327	429,325	113,994	3.77	315,331	65,331	26.13	55.84
Mercantile,	New York,	200,000	5,832,653	245,186	25,312	9.69	219,874	19,874	9.94	3.62
Merchants',	Newark,	400,000	64,636,690	1,190,964	432,456	2.75	758,508	358,508	89.62	99.80
Merchants',	New York,	200,000	19,894,534	425,362	70,703	6.02	354,659	154,659	77.33	64.94
Merchants',	Providence,	200,000	22,276,567	424,322	169,200	2.51	255,122	55,122	27 56	41.02
Meriden Fire,	Meriden,	200,000	6,767,084	296,041	47,033	6.29	249,008	49,008	24.50	26.12
Montauk,	Brooklyn,	200,000	15,752,084	350,518	77,271	4.54	273,247	73,247	36.62	35.03
National,	Hartford,	1,000,000	45,350,312	1,774,505	320,419	5.54	1,454,086	454,086	45.40	46.41
National,	New York,	200,000	28,986,703	406,088	135,407	3 00	270,681	70,681	35 34	33.18
Newark Fire,	Newark,	250,000	25,268,281	669,616	138,907	4.82	530,709	280,709	112.28	106.84
New Hampshire Fire,	Manchester,	500,000	37,874,200	965,148	258,985	3.73	706,163	206,163	41.23	40.88
New Orleans,	New Orleans,	500,000	29,725,943	836,244	303,811	2.75	532,433	32,433	6 49	20 19
New York Bowery,	New York,	300,000	54,051,016	900,264	248,235	3 63	652,029	352,029	117.34	125.46
New York Fire,	New York,	200,000	25,688,343	404,060	133,861	3.02	270,199	70,199	35.09	25.86
Niagara Fire,	New York,	500,000	151,459,759	1,797,735	1,027,361	1.75	770,374	270,374	54.07	91.45
Northwestern National,	Milwaukee,	600,000	44,452,267	1,187,548	350,185	3.39	837,363	237,363	3 95	41.94
Orient,	Hartford,	1,000,000	42,956,987	1,411,894	341,409	4.14	1,070,485	70,485	7 05	12 01
Orient Mutual,	New York,	–	5,131,737	891,831	110,884	8.04	780,947§	187,744	–	–

* Including perpetual fire risks. † Excluding special deposits. ‡ Scrip outstanding, $60,493. § Scrip outstanding, $593,203.

TABLE VIII. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk Dec. 31, 1883.*	Gross Assets.†	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1883.	Surplus or Impairment of Capital, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1883.	Percentage of Surplus or Impairment, Dec. 31, 1882.
Pacific Fire,	New York,	$200,000	$35,242,752	$745,602	$169,867	4 39	$575,735	$375,735	187.86	185.45
Pennsylvania Fire,	Philadelphia,	400,000	98,573,403	2,322,822	1,025,037	2.27	1,297,785	897,785	224.44	237.38
People's,	New York,	200,000	17,157,922	400,120	93,334	4 29	306,786	106,786	53.39	48.65
Phenix,	Brooklyn,	1,000,000	300,279,721	3,439,036	1,991,278	1.73	1,447,758	447,758	44 78	45.41
Phœnix,	Hartford,	2,000,000	201,431,946	4,335,374	1,400,492	3.10	2,934,882	934,882	46.74	51 56
Providence Washington,	Providence,	400,000	65,928,546	1,029,655	574,962	1.79	454,693	54,693	13.67	27.99
Rochester German,	Rochester,	200,000	37,035,583	524,999	213,563	2 46	311,436	111,436	55.71	58.32
Rutgers,	New York,	200,000	12,528,608	404,903	41,639	9.72	363,264	163,264	81.63	78.31
Security,	New Haven,	200,000	16,754,837	358,592	127,898	2.80	230,694	30,694	15.34	20.18
Spring Garden,	Philadelphia,	400,000	23,522,001	1,182,588	374,256	3.16	808,332	408,332	102.08	–
Standard,	New York,	200,000	13,195,857	385,995	64,980	5.94	321,015	121,015	60.50	68.08
Star Fire,	New York,	500,000	27,705,080	708,817	202,145	3.51	506,672	6,672	1.33	—9.58
Sterling,	New York,	350,000	14,434,088	446,432	71,808	6.22	374,624	24,624	7.04	5.79
St. Paul,	St. Paul,	500,000	44,641,212	1,101,028	356,562	3.08	744,466	244,466	48 89	43.34
Traders',	Chicago,	500,000	30,759,939	1,165,378	303,564	3.84	861,814	361,814	72.36	67.94

Union,	Philadelphia,	1,000,000	27,567,446	1,392,066	366,002	3.80	1,026,064	26,064	2.61	6.22
Union,	San Francisco,	750,000	26,990,585	1,073,600	219,787	4.89	853,813	103,813	13.84	9.56
United Firemen's,	Philadelphia,	300,000	26,419,396	781,014	410,952	1.90	370,062	70,062	23.35	22.37
United States Fire,	New York,	250,000	14,109,859	537,713	61,014	8.81	476,699	226,699	90 67	92 57
United States Lloyds,	New York,	–	7,440,219	612,110	91,624	6.68	520,486	520,486	–	–
Westchester Fire,	New Rochelle,	300,000	91,946,631	950,214	451,304	2.11	498,910	198,910	66.30	61.34
Williamsburgh City,	Brooklyn,	250,000	91,476,791	1,094,324	417,921	2.62	676,403	426,403	170 56	169.44
Totals,	–	$45,786,100	$5,808,408,331	$134,097,223	$45,199,840	2.97	$88,897,383	$34,006,970	74.27	–

* Including perpetual fire risks.

† Exclusive of special deposits.

TABLE IX. — *Insurance Companies of Other States.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Ætna,	$235,468,652	$2,302,979	$1,218,364	52.89	.52	$52,681,162	$123,874	$76,314	61.59	.14
Albany,	10,089,609	72,729	31,169	42.86	.31	–	–	–	–	–
American,	37,837,939	283,509	131,489	46 39	.35	–	–	–	–	–
American Central,	40,833,378	453,958	287,699	63 37	.70	–	–	–	–	–
American Exchange,	10,788,649	40,478	12,911	31.89	.12	44,300	202	–	–	–
American Fire (New York),	69,887,096	244,757	81,562	33.32	.12	–	–	–	–	–
American Fire (Phila.),	72,892,533	758,266	464,612	61.27	.64	–	–	–	–	–
Atlantic Fire and Marine,	5,848,606	52,691	30,237	57.39	.52	1,755,073	4,833	203	4.20	.01
Atlantic Mutual,	–	–	–	–	–	344,694,428	3,733,499	1,874,556	50.23	.54
Boatman's Fire and Marine,	10,478,428	105,107	55,074	52.40	.53	1,572,882	13,912	7,871	56 59	.50
Buffalo,	6,703,129	60,323	30,674	50,84	.46	6,371,061	24,404	37,786	154.85	.59
Buffalo German,	43,557,949	369,510	175,036	47.36	.40	–	–	–	–	–
Citizens' (New York),	67,477,475	365,138	218,604	59.87	.32	–	–	–	–	–
Citizens' (Pittsburgh),	12,319,318	102,024	47,579	46.65	.38	2,421,275	9,783	1,154	11.80	.05
Citizens' (St. Louis),	6,198,126	59,245	31,290	52.81	.50	1,290,680	5,698	2,915	51.16	.23

City Fire,	10,985,892	45,044	10,420	23.14	.09	-	-	-	-	-
Clinton,	39,463,033	215,386	115,445	53 57	.29	-	-	-	-	-
Commerce,	17,091,073	143,211	83,432	58.26	.49	-	-	-	-	-
Commercial Fire,	37,021,248	372,532	257,046	68.99	.69	7,719,828	13,209	10,873	82.29	.14
Commercial Mutual,	-	-	-	-	-	23,927,653	212,573	127,286	59.88	.53
Connecticut Fire,	83,737,730	789,642	476,632	60.36	.57	-	-	-	-	-
Continental,	380,112,308	2,129,685	1,170,270	54.93	.31	224,855,637	472,060	304,533	64.50	.14
Delaware Mutual Safety,	13,006,744	96,784	70,371	72.71	.54	59,354,712	417,180	207,048	49 62	.35
Enterprise Fire and Marine,	4,331,900	48,159	50,561	104.98	1.17	1,532,891	21,018	5,854	27.86	.38
Equitable Fire and Marine,	21,735,373	215,239	150,328	69.84	.69	4,482,493	22,008	13,279	60.34	.30
Exchange Fire,	19,353,115	148,583	80,958	54.48	.42	1,606,232	8,333	7,114	85 37	.44
Farragut Fire,	30,209,068	165,624	94,439	57.03	.31	-	-	-	-	-
Fire Association of Philadelphia,	147,235,336	1,467,084	1,104,708	75.32	.75	-	-	-	-	-
Fire Ins. Company, County of Phila.,	10,225,380	88,589	40,068	45.23	.39	-	-	-	-	-
Fireman's Fund,	58,086,433	588,125	301,895	51.33	.52	15,888,264	209,082	64,997	30.38	.41
Firemen's (Dayton),	20,906,889	199,642	127,516	63.88	.61	-	-	-	-	-
Firemen's (Newark,)	31,010,656	222,786	103,648	46.50	.33	-	-	-	-	-
Firemen's (New York),	12,513,769	63,403	23,888	37.68	.19	33,500	773	14	1.81	.04
Franklin,	59,778,787	516,332	323,850	62.72	.54	-	-	-	-	-
German American,	251,169,002	1,683,511	855,447	50.80	.34	-	-	-	-	-

TABLE IX. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
German Fire,	$19,614,766	$197,928	$110,053	55 63	.56	–	–	–	–	–
Germania,	143,049,980	1,205,268	624,323	51.81	.44	–	–	–	–	–
Girard Fire and Marine,	37,473,084	332,902	131,941	39.62	.35	–	–	–	–	–
Glens Falls,	54,897,709	485,618	258,654	53.27	.47	–	–	–	–	–
Great Western,	–	–	–	–	–	$44,054,243	$377,890	$303,017	80.18	.69
Greenwich,	131,742,320	574,577	277,930	48.36	.21	32,154,247	63,060	52,024	82.49	.16
Guardian Fire,	11,330,200	56,463	39,821	70.53	.35	–	–	–	–	–
Hanover Fire,	125,759,176	1,136,751	646,077	56.82	.52	–	–	–	–	–
Hartford Fire,	215,994,435	2,304,438	1,377,717	59.81	.64	–	–	–	–	–
Home,	313,347,287	3,162,284	1,769,156	55 95	.56	–	–	–	–	–
Howard,	56,527,225	449,703	334,029	74.27	.59	–	–	–	–	–
Insuranee Company of No. America,	228,467,316	2,306,081	1,325,653	57.50	.58	237,695,730	1,545,067	1,065,071	68.93	.45
Insurance Company State of Penn.,	16,808,713	140,498	79,440	56.54	.47	32,808,704	143,724	133,132	92,62	.41
Irving,	19,222,599	110,680	61,303	55.37	.32	–	–	–	–	–
Jefferson,	13,500,383	59,925	30,096	50.23	.24	–	–	–	–	–

Long Island,	40,961,447	199,309	82,855	41.57	.20	-	-	-	-	-
Manufacturers' and Builders',	27,732,797	143,645	79,810	55.58	.29	-	-	-	-	-
Mechanics' Fire,	33,640,166	211,470	151,377	71.58	.45	-	-	-	-	-
Mercantile,	6,906,489	42,369	18,755	44.26	.27	-	-	-	-	-
Merchants' (Newark),	64,821,126	561,078	320,038	57.03	.49	-	-	-	-	-
Merchants' (New York),	20,289,005	113,104	61,297	54.20	.30	-	-	-	-	-
Merchants' (Providence),	23,259,526	233,053	167,058	71.69	.72	1,217,013	11,272	8,601	76.32	.71
Meriden Fire,	7,452,620	60,073	36,854	61.35	.49	-	-	-	-	-
Montauk,	17,429,288	109,530	62,916	57.46	.36	-	-	-	-	-
National (Hartford),	40,270,215	374,668	232,411	62.02	.58	-	-	-	-	-
National (New York),	32,849,494	212,109	114,500	53.99	.35	-	-	-	-	-
Newark Fire,	22,347,247	166,792	105,075	63.01	.47	-	-	-	-	-
New Hampshire Fire,	39,774,387	437,792	254,245	58.06	.64	-	-	-	-	-
New Orleans,	48,087,057	410,375	331,733	80.82	.69	28,837,277	152,900	111,112	72.66	.39
New York Bowery,	56,209,639	363,063	247,744	68.22	.44	-	-	-	-	-
New York Fire,	31,198,000	217,062	153,989	70.93	.49	-	-	-	-	-
Niagara Fire,	158,448,325	1,280,158	821,433	64.17	.52	-	-	-	-	-
Northwestern National,	46,566,225	424,742	203,528	47.92	.44	6,262,673	26,939	30,702	113.96	.49
Orient,	40,497,328	428,697	249,470	58.20	.62	-	-	-	-	-
Orient Mutual,	-	-	-	-	-	46,549,122	318,727	246,086	77.22	.53

TABLE IX. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO		MARINE BUSINESS.			RATIO OF LOSS TO	
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.
Pacific Fire,	$35,490,950	$235,230	$125,753	53.49	.35	–	–	–	–	–
Pennsylvania Fire,	73,859,254	814,574	619,950	76.10	.84	–	–	–	–	–
People's,	19,485,266	143,984	57,484	39.92	.29	–	–	–	–	–
Phenix (Brooklyn),	271,737,417	2,550,566	1,210,866	47.47	.46	$127,902,110	$562,011	$427,889	76.14	.33
Phœnix (Hartford),	179,644,231	1,896,573	1,214,389	64.00	.68	–	–	–	–	–
Providence Washington,	70,555,204	528,576	319,323	60.40	.45	73,477,525	465,735	399,276	85.74	.54
Rochester German,	38,792,831	326,624	162,327	49.69	.42	–	–	–	–	–
Rutgers,	13,568,671	75,854	21,914	28.89	.16	–	–	–	–	–
Security,	20,178,352	183,229	112,351	61.35	.56	19,706,695	101,481	94,486	93.09	.48
Spring Garden,	12,276,491	93,486	32,109	34.35	.26	–	–	–	–	–
Standard,	17,494,918	94,704	75,555	79.79	.43	–	–	–	–	–
Star Fire,	42,337,683	319,922	203,908	63.74	.48	–	–	–	–	–
Sterling,	18,326,765	108,601	54,964	50.61	.30	–	–	273	–	–
St. Paul,	41,988,450	469,868	303,184	64.52	.72	6,724,784	37,274	26,701	71.64	.40
Traders',	41,939,673	408,476	209,475	51.29	.50	1,833,646	3,905	8,184	209.58	.45

Union (Philadelphia),	37,921,284	320,043	262,889	82.16	.69	62,431,555	333,908	352,790	105.66	.57
Union (San Francisco),	30,145,708	308,799	125,338	40.58	.42	12,147,247	104,760	47,634	45.45	.39
United Firemen's,	13,482,965	116,066	62,977	54.25	.47	-	-	-	-	-
United States Fire,	15,085,948	73,380	35,548	48.45	.24	1,195,135	10,013	10,702	106.89	.90
United States Lloyds,	-	-	-	-	-	86,552,691	439,037	242,710	55.29	.28
Westchester Fire,	76,626,011	625,968	334,563	53.45	.44	-	-	-	-	-
Williamsburgh City,	102,619,117	653,395	299,148	45.78	.29	-	-	-	-	-
Total,	$5,198,387,386	$43,330,198	$24,862,518	57.37	.48	$1,571,782,468	$9,990,144	$6,302,187	63.08	.40

TABLE X. — *Insurance Companies of Other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Ætna,	$2,859,536	$2,727,375	$132,161	$712,697	29.37	24.92	$720,000
Albany,	86,487	74,248	12,239	23,079	31.73	26.69	20,000
American,	354,740	312,989	41,751	111,487	39.33	31.44	60,000
American Central,	516,400	520,123	—3,723	160,081	36.06	31.00	72,000
American Exchange,	56,470	61,322	—4,852	28,321	69.62	50.15	20,000
American Fire (New York),	289,973	237,163	52,810	98,778	40.35	34.06	40,000
American Fire (Philadelphia),	840,357	778,616	61,741	273,964	36.13	32.60	40,000
Atlantic Fire and Marine,	71,697	68,447	3,250	21,537	37.45	30:04	12,000
Atlantic Mutual,	4,312,937	4,457,067	—144,130	430,384	11.53	9.98	–
Boatman's Fire and Marine,	141,225	121,344	19,881	38,399	32.27	27.20	20,000
Buffalo,	91,672	105,266	—13,594	26,805	31.63	29.24	10,000
Buffalo German,	412,384	336,203	76,181	121,148	32.77	29.36	30,000
Citizens' (New York),	407,080	413,058	—5,978	154,020	42.18	37·83	40,500
Citizens' (Pittsburgh),	135,477	110,351	25,126	45,617	40.81	33.67	16,000
Citizens' (St. Louis),	87,432	72 ,703	14,729	26,498	40.81	30.31	12,000

City Fire,	65,774	66,992	—1,218	35,572	78.97	54.07	21,000
Clinton,	235,494	232,315	3,179	91,860	42.65	39.01	25,000
Commerce,	162,913	148,914	13,999	49,482	34.55	30.37	16,000
Commercial Fire,	409,857	427,533	—17,676	142,665	37.00	34.81	17,000
Commercial Mutual,	242,374	212,996	29,378	51,819	24.37	21.38	–
Connecticut Fire,	874,541	818,710	55,831	242,078	30.66	27.59	100,000
Continental,	2,828,043	2,613,756	214,287	979,022	37.62	27.50	150,500
Delaware Mutual Safety,	590,273	625,824	—35,551	96,481	18.77	16.34	36,000
Enterprise Fire and Marine,	86,840	92,150	—5,310	28,716	41.51	33.07	–
Equitable Fire and Marine,	261,785	258,217	3,568	82,181	34.65	31.39	9,000
Exchange Fire,	170,353	163,670	6,683	61,598	39.26	36.15	14,001
Farragut Fire,	182,881	190,869	—7,988	72,289	43.65	39.52	24,000
Fire Association of Philadelphia,	1,684,746	1,778,147	—93,401	473,438	32.27	28.10	200,000
Fire Insurance Company County of Philadelphia,	112,934	94,659	18,275	34,696	39.17	30.74	20,000
Fireman's Fund,	848,168	707,264	140,904	250,372	31.41	29.52	90,000
Firemen's (Dayton),	221,729	230,899	—9,170	83,952	42.06	37.87	20,000
Firemen's (Newark),	307,554	233,364	74,190	68,718	30.85	22.34	60,000
Firemen's (New York),	74,423	61,493	12,930	27,392	42.68	36.80	10,200
Franklin,	674,375	639,918	34,457	225,211	43.62	33.39	80,000
German American,	1,837,432	1,573,400	264,032	587,952	34.92	32.01	130,000

TABLE X. — *Insurance Companies of Other States* — Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	RATIO OF EXPENSES TO		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
German Fire,	$216,086	$200,660	$15,426	$66,607	33.66	30.82	$24,000
Germania,	1,309,542	1,229,518	80,024	505,195	41.93	38.56	100,000
Girard Fire and Marine,	399,258	350,074	49,184	146,133	43.89	36.59	72,000
Glens Falls,	538,921	452,651	86,270	173,997	35.83	32.29	20,000
Great Western,	404,848	430,730	—25,882	81,278	21.51	20.08	46,346
Greenwich,	677,263	610,919	66,344	220,965	34.66	32.63	60,000
Guardian Fire,	65,385	72,196	—6,811	32,375	57.34	49.52	-
Hanover Fire,	1,240,678	1,185,189	55,489	439,111	38.62	35.38	100,000
Hartford Fire,	2,521,198	2,333,792	187,406	706,076	30.65	28.01	250,000
Home,	3,436,725	3,232,039	204,686	1,162,883	36.78	33.84	300,000
Howard,	486,477	483,662	2,815	134,283	29.86	27.61	15,000
Insurance Company of North America,	4,227,912	4,045,926	181,986	1,055,201	27.40	24.95	600,000
Insurance Company State of Pennsylvania,	324,128	327,150	—3,022	91,858	32.32	28.34	20,000
Irving,	119,925	108,339	11,586	41,986	37.93	35.02	5,000
Jefferson,	82,062	88,008	—5,946	25,910	43.24	31.57	20,001

Long Island,	220,213	202,121	18,092	78,921	39.60	35.84	30,000
Manufacturers' and Builders',	167,273	155,504	11,769	63,659	44.33	38.05	12,000
Mechanics' Fire,	230,392	272,015	—41,623	95,638	45.22	41.51	25,000
Mercantile,	50,717	48,319	2,398	23,564	55.61	46.45	6,000
Merchants' (Newark),	618,674	579,578	39,096	210,207	37.46	33.97	48,000
Merchants' (New York),	132,769	122,957	9,812	61,660	54.52	46.43	-
Merchants' (Providence),	263,557	262,484	1,073	80,825	33.08	30.66	6,000
Meriden Fire,	75,616	73,006	2,610	18,152	30.21	24.00	18,000
Montauk,	125,360	129,786	—4,426	46,649	42.60	37.20	20,000
National (Hartford),	474,355	464,209	10,146	131,798	35.18	27.78	100,000
National (New York),	227,929	224,590	3,339	90,090	42.48	39.53	20,000
Newark Fire,	195,679	193,577	2,102	62,687	37.58	32.03	25,000
New Hampshire Fire,	483,336	435,065	48,271	140,820	32.16	29.13	40,000
New Orleans,	616,843	653,385	—36,542	164,910	29.27	26.73	50,000
New York Bowery,	403,178	411,167	—7,989	127,423	35.09	31.60	36,000
New York Fire,	234,101	216,601	17,500	54,612	25.15	23.33	8,000
Niagara Fire,	1,356,416	1,296,730	59,686	415,066	32 43	29.91	60,000
Northwestern National,	500,515	458,822	41,693	164,592	36.44	32.89	60,000
Orient,	499,516	482,846	16,670	153,375	35.78	30.71	80,000
Orient Mutual,	361,286	364,061	—2,775	78,733	24.70	21.79	-

TABLE X. — *Insurance Companies of Other States* — Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Pacific Fire,	$258,221	$248,732	$9,489	$94,980	41.32	36.79	$28,000
Pennsylvania Fire,	924,400	938,171	—13,771	266,529	32.72	28.83	40,000
People's,	159,186	134,662	24,524	57,178	39.71	35.92	20,000
Phenix (Brooklyn),	3,245,318	2,903,803	341,515	1,144,021	36.75	35.25	100,000
Phœnix (Hartford),	2,113,600	2,105,626	7,974	611,237	32.22	28.91	280,000
Providence Washington,	1,031,250	1,038,871	—7,621	288,467	29.02	27.98	32,000
Rochester German,	349,709	296,726	52,983	118,399	36.25	33.86	16,000
Rutgers,	99,222	82,501	16,721	38,715	51.04	39.02	20,000
Security,	302,609	288,561	14,048	69,724	24.49	23.04	12,000
Spring Garden,	157,001	142,546	14,455	42,997	45.99	27.39	64,000
Standard,	109,658	129,246	—19,588	39,691	41.91	36.18	14,000
Star Fire,	347,168	332,849	14,319	128,941	40.29	37.13	-
Sterling,	123,434	111,365	12,069	56,128	51.69	45.49	-
St. Paul,	579,561	517,911	61,650	138,026	27.22	23.81	50,000
Traders',	457,308	392,766	64,542	125,107	30.33	27.36	50,000

Union (Philadelphia),	695,565	880,301	—184,736	224,628	34.34	32.29	24,000
Union (San Francisco),	461,444	419,114	42,330	156,382	37.81	33.90	90,000
United Firemen's,	151,814	134,721	17,093	47,189	40.65	31.09	18,000
United States Fire,	106,610	109,715	—3,105	37,846	45.39	35.51	25,000
United States Lloyds,	465,995	398,355	67,640	89,946	20.49	19.30	65,000
Westchester Fire,	658,125	607,759	50,366	243,296	38.87	36.97	30,000
Williamsburgh City,	700,933	634,641	66,292	276,712	42.35	39.48	50,000
Totals,	$59,322,620	$56,613,983	$2,708,637	$17,401,687	32.63	29.33	$5,439,548

TABLE XI. — *United States Branches, Foreign Companies.*

NAME OF COMPANY.	Location.	General Deposits.*	Amount at Risk Dec. 31, 1883.	Gross Assets.	Gross Liabilities.	Ratio of Assets to Liabilities.	Surplus as regards Policy-holders Dec. 31, 1883.	Surplus or Impairment of Deposits Dec. 31, 1883.
British America,	Toronto,	$225,000	$42,314,979	$600,916	$353,323	1.70	$247,593	$22,593
British and Foreign Marine,	Liverpool,	300,000	19,231,789	522,196	232,291	2 25	289,905	—10,095
City of London,	London,	200,000	41,319,916	622,485	350,399	1.78	272,086	72,086
Commercial Union,	London,	270,000	231,663,092	2,056,886	1,256,014	1.64	800,872	530,872
Fire Insurance Association,	London,	200,000	62,319,743	737,434	508,306	1.45	229,128	29,128
Guardian Assurance,	London,	200,000	85,889,682	1,039,688	432,399	2.41	607,289	407,289
Hamburg-Bremen,	Hamburg,	203,000	66,836,051	764,205	431,773	1.77	332,432	129,432
Imperial,	London,	291,000	96,224,445	1,037,023	625,503	1.66	411,520	120,520
Lancashire,	Manchester,	861,000	119,253,272	967,728	749,618	1.29	218,110	—642,890
Lion Fire,	Liverpool,	200,000	28,566,474	555,205	179,420	3.09	375,785	175,785
Liverpool and London and Globe,	Liverpool,	242,000	498,375,108	5,463,285	2,972,191	1.84	2,491,094	2,249,094
London Assurance,	London,	270,000	109,257,849	1,147,126	577,715	1.99	569,411	299,411
London and Lancashire,	London,	295,000	135,218,687	1,109,297	776,625	1.43	332,672	37,672
London and Provincial,	London,	200,000	38,222,244	510,649	290,460	1.76	220,189	20,189
North British and Mercantile,	London,	200,000	251,390,268	2,970,398	1,242,921	2.39	1,727,477	1,527,477

Northern Assurance,	London,	200,000	66,063,323	1,005,694	450,180	2.23	555,514	355,514
North German,	Hamburg,	270,000	23,641,750	441,538	179,045	2.47	262,493	—7,507
Norwich Union,	Norwich,	300,000	81,033,037	867,152	436,004	1.99	431,148	131,148
Phœnix Assurance,	London,	300,000	156,884,357	1,269,311	894,226	1.42	375,085	75,085
Queen,	Liverpool,	200,000	146,660,223	1,411,603	844,873	1.67	566,730	366,730
Royal,	Liverpool,	235,000	359,425,071	3,878,276	2,067,846	1.88	1,810,430	1,575,430
Scottish Union and National,	Edinburgh,	200,000	36,409,603	702,618	163,305	4.30	539,313	339,313
Sun Fire Office,	London,	700,000	159,786,197	1,287,321	877,404	1.47	409,917	—290,083
Thames and Mersey Marine,	Liverpool,	300,000	3,563,614	408,299	178,820	2.28	229,479	—70,521
Transatlantic,	Hamburg,	225,000	22,311,840	369,484	153,734	2.40	215,750	—9,250
Union Marine,	Liverpool,	300,000	2,002,897	419,069	41,018	10.22	378,051	78,051
United Fire Reinsurance,	Manchester,	200,000	76,356,844	1,090,593	689,211	1.58	401,382	201,382
Western Assurance,	Toronto,	200,000	62,666,318	706,718	477,880	1.48	228,838	28,838
Totals,		$7,787,000	$3,022,888,673	$33,962,197	$18,432,504	1.84	$15,529,693	$7,742,693

* Not including special deposits held exclusively for the protection of policy-holders in certain States.

Table XII. — *United States Branches, Foreign Companies, Business of 1883.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expense to		Risks Written.	Premiums Received.	Losses Paid.	Ratio of Loss to	
					Prem's Received.	Gross Income.				Prem's Received.	Risks Written.
British America,	$590,515	$593,770	—$3,255	$208,244	38.35	35.26	$47,848,636	$542,942	$385,526	71.01	.81
British and Foreign Marine,	814,110	254,173	+559,937	80,247	10.69	9.86	117,162,749	750,715	173,926	23.16	.15
City of London,	554,002	563,252	—9,250	204,614	38.12	36.93	61,057,694	536,805	358,638	66.80	.59
Commercial Union,	1,685,935	1,501,120	+184,815	521,071	32.15	30.91	175,452,325	1,620,947	980,049	60.46	.56
Fire Insurance Association,	750,898	760,599	—9,701	255,611	35.12	34.04	79,309,884	727,754	504,988	69.39	.64
Guardian Assurance,	701,655	538,541	+163,114	229,954	33.55	32.78	94,720,449	685,513	308,587	45.02	.33
Hamburg Bremen,	798,320	753,993	+44,327	239,766	31.49	30.04	79,955,996	761,687	514,226	67.51	.64
Imperial,	1,170,243	1,007,249	+162,994	327,480	29.27	27.99	108,908,521	1,119,348	679,769	60.75	.62
Lancashire,	1,151,316	1,115,372	+35,944	348,889	31.98	30.31	127,955,734	1,091,456	766,483	70.26	.60
Lion Fire,	413,112	365,613	+47,499	130,935	33.72	31.69	56,323,406	388,214	234,678	60.46	.42
Liverpool and London and Globe,	3,605,841	3,023,277	+582,564	993,761	29.20	27.56	528,439,136	3,403,019	2,029,516	59.65	.38
London Assurance,	843,172	888,653	—45,481	271,685	34.35	32.22	110,194,468	790,897	616,968	78.01	.56
London and Lancashire,	1,187,127	1,143,380	+43,747	363,240	31.61	30.60	152,718,852	1,149,070	780,140	67.79	.51
London and Provincial,	437,610	462,715	—25,105	142,857	33.36	32.66	48,739,837	428,268	319,858	74.69	.66
North British and Mercantile,	1,794,661	1,730,547	+64,114	536,262	31.77	29.88	260,018,551	1,687,611	1,194,285	70.73	.46

Northern Assurance, . . .	698,370	685,224	+13,146	233.916	35.42	33.49	75,964,397	660,425	451,309	68.34	.59
North German, ...	310,886	307,418	+3,468	100,873	33.64	32.45	30,046,952	299,855	206,545	68.86	.69
Norwich Union, ...	749,772	656,056	+93,716	246,038	34.38	32.81	98,095,723	715,560	410,018	57.29	.42
Phœnix Assurance, ...	1,242,855	1,079,126	+163,729	366,707	30.56	29.50	175,297,980	1,200,431	712,419	59.37	.41
Queen, ...	1,294,574	1,278,889	+15,685	357,742	29.18	27.62	158,041,861	1,225,701	921,147	75.13	.58
Royal, ...	2,609,331	2,236,287	+373,044	783,392	31.72	30.03	369,691,200	2,470,066	1,452,896	58.83	.39
Scottish Union and National, . .	416,065	390,753	+25,312	109,036	28.87	26 20	67,076,898	377,620	281,717	74.60	.42
Sun Fire Office, ...	1,114,821	1,033,104	+81,717	412,110	38.19	36.96	130,411,670	1,078,610	620,995	57.55	.48
Thames and Mersey Marine, . .	336,142	356,653	—20,511	83,085	25.99	24.72	66,086,896	319,703	273,568	85.58	.41
Transatlantic, ...	264,908	236,295	+28,613	89,345	35.31	33 35	23,605,879	250,173	146,950	58.73	.62
Union Marine, ...	272,819	141,336	+131,483	38,904	14.92	14.26	36,236,227	260,819	102,432	39.26	.28
United Fire Reinsurance, . .	1,036,258	1,055,368	—19,110	312,705	30.81	30.18	137,079,219	1,014,586	742,664	73.17	.54
Western Assurance, ...	878,468	950,075	—71,607	271,632	32.14	30.92	83,473,749	845,036	678,443	80.28	.81
Totals, ...	$27,723,786	$25,108,838	+$2,614,948	$8,260,101	31.29	29.80	$3,499,914,889	$26,402,831	$16,848,740	63.83	.48

TABLE XIII. — *Massachusetts Business for 1883.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Premium Notes rec'd.	Losses Paid.	Losses Incurred.
Abington,	$897,858	$13,606	$40,819	$6,867	$5,420
Annisquam,	67,350	–	4,890	–	–
Arkwright,	16,461,827	136,688	683,441	69,419	52,296
Ashfield,	27,798	135	882	–	–
Attleborough,	287,270	1,825	7,639	4,645	4,645
Barnstable County,	1,064,724	18,044	52,885	2,000	2,000
Berkshire,	1,111,350	14,657	43,970	4,176	7,421
Boston Manufacturers',	30,526,707	247,904	1,239,521	35,970	96,789
Bristol County,	461,650	2,969	58,916	1,273	1,273
Cambridge,	1,610,568	20,615	41,229	3,271	3,271
Citizens',	5,993,045	75,651	156,797	17,873	17,826
Cohasset,	75,162	1,175	4,659	105	105
Cotton and Woolen,	2,073,432	22,121	110,603	14,164	395
Dedham,	747,191	9,543	21,325	3,699	3,773
Dorchester,	2,881,542	40,654	40,654	22,676	26,041
Essex,	202,250	3,703	11,075	241	241
Fall River Manufacturers',	6,935,321	59,826	299,131	46,270	19,360
Fitchburg,	5,218,632	78,952	78,952	46,777	49,765
Franklin,	306,439	3,426	10,278	3,923	3,571
Groveland,	295,072	–	19,001	219	219
Hampshire,	967,640	11,851	35,445	5,930	5,055
Hingham,	3,243,613	49,330	48,397	21,147	21,142
Holyoke,	5,058,666	67,966	68,634	26,066	31,466
Lowell,	877,710	9,748	19,496	2,101	2,101
Lynn,	271,000	3,655	14,621	150	150
Massachusetts,	8,807,001	55,751	–	10,477	10,477
Merchants' and Farmers',	3,058,460	42,391	42,391	19,975	19,975
Merrimack,	4,644,882	60,493	124,538	16,995	16,709
Middlesex,	5,383,585	78,263	78,263	20,053	20,053
Milford,	179,475	1,865	5,595	247	247
Mill Owners',	7,337,344	64,979	324,893	35,847	8,324
Mutual Fire Assurance,	1,055,025	16,300	32,601	3,350	3,350
Mutual Protection,	268,100	2,196	6,588	77	77
Newburyport,	95,575	1,144	9,155	637	137
Norfolk,	3,845,958	52,768	113,739	14,052	21,198
Quincy,	6,650,889	89,617	89,617	49,286	53,091
Salem,	338,550	4,490	13,435	37	37
Salisbury and Amesbury,	32,250	258	2,580	11	11
Saugus,	881,075	–	107,971	67	67
Shelburne,	6,200	25	254	5	5
South Danvers,	177,325	3,830	11,490	87	87
Spinners',	1,988,133	17,592	87,962	2,126	8,142
Traders' and Mechanics',	4,195,880	59,425	59,425	19,333	19,133
Westford,	80,235	733	2,200	15	15
West Newbury,	234,915	–	14,095	598	598
Worcester Manufacturers',	9,233,792	81,034	405,169	49,489	29,599
Worcester Mutual,	8,280,978	119,509	119,509	32,300	31,538
Totals,	$154,439,444	$1,646,707	$4,764,730	$614,026	$597,195

Table XIII. — *Massachusetts Business for 1883* — Continued.

Massachusetts Mutual Marine Companies.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses paid.	Losses Incurred.
China Mutual,	$18,490,228	$335,288	$279,331	$220,331
India Mutual,	4,858,299	103,301	82,358	87,358
Totals,	$23,348,527	$438,589	$361,689	$307,689

Massachusetts Joint-Stock Companies.

Fire Business.

American,	$3,621,147	$24,029	$8,002	$8,002
Boylston,	17,266,944	126,373	67,035	67,180
Dwelling House,	5,128,792	24,197	1,033	1,033
Eliot,	2,033,705	22,427	11,599	22,999
Firemen's Fire,	7,779,029	68,470	20,690	31,666
First National,	3,992,054	48,616	23,538	32,987
Gloucester,	1,744,616	21,803	17,136	20,678
Manufacturers' Fire and Marine,	15,977,042	157,056	59,966	76,569
Mercantile Fire and Marine,	3,611,315	23,274	4,548	7,898
Neptune,	7,366,464	96,232	48,140	62,140
North American,	5,405,396	35,809	6,012	6,042
Prescott,	4,973,674	48,569	25,334	30,997
Shoe and Leather,	8,934,232	73,529	61,677	66,036
Springfield Fire and Marine,	10,783,073	116,299	70,210	72,596
Washington,	9,310,435	80,847	27,101	44,200
Totals,	$107,927,918	$967,530	$452,021	$551,023

Marine Business.

American,	$4,377,538	$53,990	$95,853	$79,563
Boston Marine,	37,387,575	841,647	558,185	634,900
Boylston,	12,448,264	102,147	95,321	79,771
Equitable Marine,	427,978	20,261	10,423	14,423
Gloucester,	83,678	3,438	629	326
Manufacturers' Fire and Marine,	8,372,750	82,537	38,472	35,722
Mercantile Fire and Marine,	3,290,389	77,570	41,572	26,726
Merchants',	671,745	20,044	6,005	7,433
Neptune,	1,155,782	28,696	15,027	17,527
Salem Marine,	2,831,235	47,277	41,406	53,406
Shoe and Leather,	15,481,060	205,033	113,742	115,015
Washington,	8,508,391	176,851	148,580	160,410
Wellfleet,	2,002,657	87,155	60,141	60,097
Totals,	$97,039,042	$1,746,646	$1,225,356	$1,285,319

TABLE XIII. — *Massachusetts Business for 1883* — Continued.

COMPANIES OF OTHER STATES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Ætna,	$14,936,379	$146,766	$77,486	$101,401
Albany,	826,677	8,257	2,930	4,632
American, Newark,	1,619,817	10,970	1,800	1,712
American Central,	1,177,725	15,333	9,013	8,687
American Exchange,	519,070	3,405	2,753	2,753
American Fire, New York,	1,288,052	7,985	2,769	2,581
American Fire, Philadelphia,	4,978,293	49,764	24,349	20,373
Atlantic Fire and Marine,	765,140	8,853	5,657	4,940
Boatman's Fire and Marine,	538,802	6,442	12	12
Buffalo,	276,832	3,583	–	–
Buffalo German,	2,364,708	23,618	11,427	10,246
Citizens', New York,	3,626,293	38,281	24,187	25,975
Citizens', Pittsburgh,	537,300	6,144	–	96
Citizens', St. Louis,	396,440	5,531	901	826
City Fire,	796,556	4,292	2,074	2,074
Clinton,	1,534,593	9,252	12,378	8,768
Commerce,	1,792,205	20,692	11,414	10,496
Commercial Fire,	1,494,716	16,322	8,021	11,074
Connecticut Fire,	5,895,200	61,317	40,608	31,938
Continental,	7,308,448	66,683	25,334	33,390
Delaware Mutual Safety,	2,506,785	10,352	3,452	3,452
Enterprise Fire and Marine,	340,469	3,702	4,125	5,000
Equitable Fire and Marine,	3,628,957	33,464	19,341	16,282
Exchange Fire,	846,500	6,740	7,782	5,011
Farragut Fire,	495,066	5,008	1,020	1,020
Fire Association,	6,958,526	89,468	61,022	74,049
Fire Insurance Co., County of Phila.,	659,740	5,966	1,492	2,992
Fireman's Fund,	1,682,278	13,014	13,641	12,181
Firemen's, Dayton,	774,594	10,706	6,100	6,100
Firemen's, Newark,	1,841,245	12,592	5,448	2,995
Firemen's, New York,	1,077,593	5,370	2,669	510
Franklin Fire,	3,673,819	33,134	29,753	29,753
German American,	7,710,844	61,692	39,915	51,061
German Fire,	708,978	10,592	3,236	3,236
Germania Fire,	5,039,150	54,822	33,040	44,172
Girard Fire and Marine,	1,057,217	8,616	4,814	6,064
Glens Falls,	2,508,070	21,630	13,848	13,770
Greenwich,	1,892,445	10,852	2,686	2,598
Guardian Fire,	1,023,412	5,724	3,212	5,212
Hanover Fire,	5,258,097	48,277	24,181	26,195
Hartford Fire,	10,103,965	94,429	42,062	56,414
Home,	19,313,317	171,274	97,553	99,463
Howard,	3,026,724	37,309	25,145	26,457
Insurance Co. of North America,	11,835,569	120,503	75,610	66,891
Insurance Co., State of Pennsylvania,	1,557,331	16,180	7,416	6,881
Irving,	340,246	3,813	190	190
Jefferson,	818,142	4,718	1,716	1,629
Long Island,	1,482,049	11,100	4,647	4,710
Manufacturers' and Builders',	1,037,236	9,854	1,077	991
Mechanics' Fire,	1,139,188	10,858	3,992	3,928

TABLE XIII. — *Massachusetts Business for 1883* — Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid	Losses Incurred.
Mercantile Fire,	$337,575	$1,317	$2,280	-
Merchants', Newark,	3,544,605	32,525	14,650	$13,714
Merchants', New York,	649,644	4,913	1,105	1,105
Merchants', Providence,	2,892,788	30,851	19,493	18,261
Meriden, Fire,	3,260,435	37,495	16,247	21,993
Montauk Fire,	563,270	5,099	1,508	1,508
National Fire, Hartford,	3,205,040	29,872	9,335	17,080
National Fire, New York,	1,464,178	13,160	8,754	9,964
Newark Fire,	943,577	9,058	3,955	4,864
New Hampshire Fire,	5,434,422	58,096	36,860	32,339
New Orleans,	1,260,827	14,429	6,386	5,933
New York Bowery,	5,606,564	52,867	33,796	36,410
New York Fire,	752,497	6,994	7,229	7,525
Niagara,	5,658,633	63,499	31,131	40,663
Northwestern National,	1,856,773	15,990	5,642	7,629
Orient,	4,292,352	41,315	21,732	28,078
Pacific Fire,	3,009,815	20,602	8,208	10,208
Pennsylvania Fire,	5,130,679	60,821	45,439	42,191
People's Fire,	1,027,375	10,762	4,218	4,437
Phenix, Brooklyn,	8,153,125	78,362	52,667	62,477
Phœnix, Hartford,	8,080,270	86,586	62,494	70,859
Providence Washington,	11,414,181	107,225	69,643	65,193
Rochester German,	1,749,382	20,266	7,068	11,043
Rutgers,	946,090	7,097	1,603	1,603
Security,	1,981,329	22,779	13,257	15,841
Spring Garden,	783,847	7,003	59	59
Standard Fire,	698,660	5,922	9,263	9,088
Star Fire,	1,998,401	13,260	11,461	11,461
Sterling Fire,	1,556,355	10,984	2,389	2,346
St. Paul Fire and Marine,	706,345	8,930	5,916	5,274
Traders',	2,409,101	29,551	11,534	15,464
Union, Philadelphia,	5,137,022	35,186	29,446	18,950
Union, San Francisco,	1,402,260	8,106	3,681	1,227
United Firemen's,	899,224	8,932	1,788	2,888
United States Fire,	452,722	3,751	6	6
Westchester Fire,	3,731,771	37,334	21,542	19,775
Williamsburgh City Fire,	4,499,444	39,323	22,383	22,458
	$260,501,376	$2,485,511	$1,407,466	$1,501,145

Marine Business.

Atlantic Mutual,	$8,244,399	$115,365	$48,363	$48,363
Commercial Mutual,	767,924	29,081	5,427	5,427
Continental,	674,398	881	1,636	1,636
Delaware Mutual Safety,	33,774,131	277,989	113,222	128,991
Equitable Fire and Marine,	780,126	7,854	2,956	3,503
Great Western,	6,622,300	46,373	16,142	14,174
Insurance Co. of North America,	64,108,488	408,131	379,874	379,874
Northwestern National,	1,407,593	9,134	10,927	11,218
Orient Mutual,	490,558	8,906	16,805	13,809
Phenix, Brooklyn,	4,738,514	18,432	19,883	19,883
Providence Washington,	5,288 700	52,874	51,315	45,070
Union, Philadelphia,	2,294,728	16.365	12,398	14,160
United States Lloyds,	630,063	11,294	516	560
	$129,821,922	$1,002,679	$679,464	$686,668

TABLE XIII. — *Massachusetts Business for 1883* — Concluded.

UNITED STATES BRANCHES FOREIGN COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
British America,	$3,089,272	$36,175	$15,229	$18,817
City of London,	8,991,283	95,609	46,034	55,315
Commercial Union,	14,052,842	120,525	72,859	109,011
Fire Insurance Association,	6,115,309	63,606	38,194	37,705
Guardian Assurance,	8,027,131	77,377	30,587	31,878
Hamburg-Bremen,	4,558,170	39,634	16,358	18,493
Imperial,	9,128,330	91,056	66,474	71,982
Lancashire,	6,243,873	72,408	57,237	62,724
Lion Fire,	2,049,760	24,633	10,755	15,772
Liverpool and London and Globe,	24,355,643	197,867	103,970	111,674
London Assurance,	6,750,053	62,542	28,354	28,354
London and Lancashire,	6,963,536	80,837	50,036	53,508
London and Provincial,	5,834,895	60,120	38,958	46,283
North British and Mercantile,	12,497,759	110,357	77,251	91,143
Northern Assurance,	7,723,325	69,002	34,617	53,786
North German,	1,367,788	19,850	11,664	12,511
Norwich Union,	4,666,964	45,459	16,519	16,519
Phœnix Assurance,	9,864,500	84,326	52,497	46,613
Queen,	11,114,306	100,338	38,053	46,910
Royal,	19,789,242	195,956	110,173	117,970
Scottish Union and National,	2,284,933	26,273	11,543	19,693
Sun Fire Office,	8,889,749	89,164	27,404	29,542
Transatlantic,	1,308,304	9,263	4,994	3,869
United Fire Reinsurance,*	–	–	–	–
Western Assurance,	1,661,809	24,242	12,803	14,514
Totals,	$187,328,776	$1,796,619	$972,563	$1,114,586

* Admitted Dec. 29, 1883.

Marine Business.

British and Foreign Marine,	$19,702,586	$106,507	$116,197	$157,062
Thames and Mersey,	25,858	95	–	–
Union Marine,	5,348,600	33,346	26,470	28,045
Totals,	$25,077,044	$139,948	$142,667	$185,107

RECAPITULATION.

Fire Business.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Massachusetts Mutual Fire Companies,	$154,439,444	$1,646,707	$614,026	$597,195
Massachusetts Joint Stock Companies,	107,927,918	967,530	452,021	551,023
Companies of other States, . . .	260,501,376	2,485,511	1,407,466	1,501,145
United States Branches, . . .	187,328,776	1,796,619	972,563	1,114,586
Totals, ...	$710,197,514	$6,896,367	$3,446,076	$3,763,949

Marine Business.

Mass. Mutual Marine Companies, .	$23,348,527	$438,589	$361,689	$307,689
Massachusetts Joint-Stock Companies,	97,039,042	1,746,646	1,225,356	1,285,319
Companies of other States, . . .	129,821,922	1,002,679	679,464	686,668
United States Branches, . . .	25,077,044	139,948	142,667	185,107
Totals, ...	$275,286,535	$3,327,862	$2,409,176	$2,464,783

MASSACHUSETTS FIRE STATISTICS, 1883.

The following tabulations exhibit in detail the statistics of fires in Massachusetts in 1883, as reported by city and town authorities.

TABLE XIV. — *Giving Description of Property, Number of Fires, Insurance, Damage, and Insurance Paid.*

PROPERTY.	Number of Fires.	Insurance.	Damage.	Amount Paid.	Total Losses.	Partial Losses.
Almshouses,	4	$8,800	$10,100	$8,265	3	1
Bakeries and confectioners,	7	44,500	12,304	10,519	–	7
Barbers' shops,	8	12,090	2,139	1,458	3	5
Barns and private stables,	261	227,845	214,265	126,708	159	102
Blacksmiths' shops,	24	50,170	16,949	9,162	12	12
Bleacheries,	1	–	25	–	–	1
Boarding and lodging houses,	1	19,000	41	41	–	1
Boiler and engine houses,	1	9,600	298	298	–	1
Book and stationery stores,	6	11,500	13,198	9,148	3	3
Book-binderies,	1	7,000	1,752	1,752	–	1
Boot and shoe manufactories,	30	759,669	437,621	233,045	9	21
Boot and shoe stores,	9	144,450	12,309	12,309	–	9
Bottlers,	1	1,000	60	60	–	1
Brass finishers,	2	3,750	625	625	1	1
Breweries,	3	119,750	1,285	1,185	1	2
Brick-kilns,	2	1,000	900	400	1	1
Brush manufactories,	2	11,500	400	400	–	2
Button manufactory,	1	–	150	–	–	1
Carpet-lining manufactory,	1	–	–	–	–	1
Churches,	10	87,650	64,191	39,704	3	7
Cider-mills,	3	3,900	5,330	3,650	3	–

Cigar stores and manufactories,	10	89,750	7,581	7,581	–	10
Clothing-stores,	8	98,820	10,719	7,719	1	7
Club-rooms and billiard-halls,	8	98,420	8,927	6,984	3	5
Comb-manufacturer,	1	8,400	10,000	8,094	1	–
Cotton-batting manufactories, waste-houses, jute and shoddy mills,	6	26,800	14,727	14,652	–	6
Copper-smiths,	1	4,000	279	279	–	1
Cotton-factories,	4	377,000	69,572	52,472	2	2
Cooper-shops,	2	1,700	1,315	615	1	1
Crockery and glassware stores,	1	5,300	189	189	–	1
Curriers' shops, tanneries,	7	26,800	15,011	12,917	1	6
Dentist material manufactories,	2	75,000	1,992	1,992	–	2
Dining-rooms,	9	52,050	5,353	5,046	1	8
Drug-stores,	15	136,782	14,813	11,590	3	12
Dry-goods, woollen, fancy goods, and trimming stores,	55	870,925	182,794	173,995	5	50
Dwelling-houses,	940	2,300,598	708,525	489,934	249	691
Dye-works,	4	83,400	103,800	79,700	1	3
Dye-woods and chemical works,	6	98,000	47,033	40,183	4	2
File-cutters and cutlery manufactories,	4	5,700	1,180	1,180	–	4
Flouring and grist mills,	1	5,000	4,000	–	–	1
Forest fires (reported in part only),	99	Unknown	Unknown	Unknown	–	99
Founderies,	6	65,932	46,509	39,005	2	4
Furniture-manufactories,	7	62,800	28,225	25,875	1	6
Furniture-stores,	15	98,095	21,483	19,683	2	13
Gas-works,	1	666	75	75	–	1
General stores,	15	36,900	44,433	18,810	13	2
Glass-makers,	1	2,550	2,176	2,176	1	–
Glove factories,	1	1,900	2,500	1,900	1	–
Gold-beaters,	1	24,500	336	336	–	1
Gold and silver platers,	1	40,000	1,008	1,008	–	1
Greenhouses,	5	26,800	11,128	10,028	3	2
Grocery stores,	32	158,305	43,890	39,261	7	25

TABLE XIV. — *Giving Description of Property, etc.* — Continued.

PROPERTY.	Number of Fires.	Insurance.	Damage.	Amount Paid.	Total Losses.	Partial Losses.
Hardware stores,	4	$144,250	$7,056	$7,056	–	4
Harness manufactories,	7	71,800	21,070	11,070	2	5
Hay stores,	1	2,500	1,402	1,402	–	1
Hotels,	15	499,850	153,810	119,635	4	11
Ice-houses,	11	26,950	44,525	22,375	8	3
Jewelry manufactories,	4	38,100	6,127	6,127	–	4
Jewelry stores,	3	111,730	1,209	1,209	–	3
Junk stores,	9	22,750	6,122	4,677	3	6
Lampblack manufactories,	3	–	50	–	–	3
Laundries,	5	23,600	4,276	2,076	2	3
Leather-board mills,	2	78,000	120,000	73,500	2	–
Liquor stores and saloons,	17	83,400	9,694	9,299	1	16
Livery-stables,	13	66,150	16,299	15,067	5	8
Loom-picker manufactories,	1	2,500	3,500	2,500	1	–
Lumber-sheds and wharves,	3	27,380	12,519	11,371	1	2
Machine shops,	44	617,575	222,657	160,617	6	38
Millinery stores,	7	136,350	21,415	20,815	1	6
Offices,	28	81,500	9,488	6,790	4	24
Oil-clothing manufactories,	1	31,500	4,324	4,324	–	1
Oil stores,	3	41,000	858	858	–	3
Oil works,	1	–	2,000	–	–	1
Paint shops,	8	18,700	5,778	5,778	2	6
Paper bag, collar, and envelope manufactories,	3	190,000	42,733	42,333	–	3
Paper-hangers,	1	7,000	5,048	4,348	1	–
Paper-stock houses,	2	132,971	49,250	41,521	1	1

Paper stores,	6	84,850	9,015	8,940	1	5
Paper mills,	9	316,150	112,721	101,439	3	6
Photograph rooms,	5	11,100	3,318	2,551	–	5
Picture-frame and moulding dealers,	2	24,500	8,468	1,023	–	2
Potteries,	3	6,600	15,800	5,400	–	3
Printing establishments,	20	140,560	20,779	18,552	3	17
Printers' supplies,	3	41,950	13,539	13,539	–	3
Provision stores,	15	280,900	28,118	21,458	7	8
Public buildings,	15	131,750	119,136	22,786	7	8
Railroads, depots, cars and coal sheds,	23	89,300	52,662	43,389	8	15
Rubber mills,	5	65,400	8,375	7,375	–	5
Rubber stores,	2	4,000	1,932	432	1	1
Saw and planing mills,	14	34,210	45,270	26,145	6	8
School-houses,	11	149,725	23,706	20,456	4	7
Shirt manufactories,	1	8,000	400	400	–	1
Shoe-maker shops,	2	100	300	100	2	–
Skate factories,	1	17,690	200	–	–	1
Slaughter-houses,	5	4,125	8,315	4,042	4	1
Spice mills,	1	51,500	60,778	51,500	–	1
Soap manufactories,	2	6,675	983	933	1	1
Steam-pipers,	2	11,099	3,525	3,525	–	2
Stone-workers,	2	9,500	1,137	1,137	–	2
Store-houses,	21	94,375	43,665	31,919	6	15
Smoke-houses,	1	1,000	1,000	1,000	1	–
Stove and tin-ware stores,	13	113,350	52,638	42,738	5	8
Tailoring and dressmaking establishments,	11	94,225	3,076	3,076	1	10
Telephone and telegraph stations,	1	51,500	9,087	–	–	1
Type foundries,	1	7,000	1,300	1,300	–	1
Unoccupied buildings,	31	103,075	22,054	14,379	13	18
Upholsters' shops,	1	1,000	350	350	–	1
Vessels at wharves,	4	8,000	1,388	1,388	–	4

TABLE XIV. — *Giving Description of Property, etc.* — Concluded.

PROPERTY.	Number of Fires.	Insurance.	Damage.	Amount Paid.	Total Losses.	Partial Losses.
Whiting manufactories,	1	$15,000	$486	$486	–	1
Wood-sheds,	31	7,525	8,224	4,149	17	14
Wood-working establishments,	86	519,336	205,077	143,610	26	60
Wooden-ware stores,	2	28,780	1,354	1,354	–	2
Woolen factories,	16	649,850	810,665	366,228	5	11
Wool stores,	2	54,000	1,677	1,677	–	2
Unclassified. Loss confined to buildings, contents unknown,	20	226,500	11,516	8,439	1	19
Totals,	2,233	$12,325,823	$1,686,759	$3,093,971	666	1,567

Comparison of Table XIV. for Six Years.

Year.	No. of Fires.	Insurance.	Damage.	Amount Insurance Paid.	Total Losses.	Partial Losses.
1878 . .	1,728	$7,703,226	$3,683,265	$2,525,182	$532	$1,196
1879 . .	1,852	8,086,657	3,626,430	2,604,274	605	1,247
1880 . .	1,722	11,033,541	4,454,221	3,159,515	596	1,126
1881 . .	1,694	11,414,179	4,312,642	3,059,424	511	1,183
1882 . .	1,758	12,406,617	4,789,906	3,688,780	529	1,229
1883 . .	2,233	12,325,823	4,686,759	3,093,971	666	1,567
Total, .	10,987	$62,970,043	$25,553,223	$18,131,146	$3,439	$7,548
Average,* .	1,831	10,495,007	4,258,871	3,021,858	573	1,258

* To preserve the ratio of fires as of former years the number of forest fires — 99 — is not included in the above average.

TABLE XV. — *Fires Classified by Months.*

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Almshouses,	–	1	1	–	1	–	–	1	–	–	–	–
Bakeries and confectioners,	1	–	–	1	1	–	2	–	–	–	–	2
Barber shops,	–	–	–	–	1	–	2	3	–	–	1	1
Barns and private stables,	16	5	16	6	15	19	45	37	37	21	22	22
Blacksmith shops,	1	1	–	2	6	–	5	3	2	–	1	3
Bleacheries,	–	–	–	1	–	–	–	–	–	–	–	–
Boarding and lodging houses,	–	–	–	–	–	–	–	–	–	–	–	1
Boiler and engine houses,	–	–	–	1	–	–	–	–	–	–	–	–
Book and stationery stores,	1	–	–	–	5	–	–	–	–	–	–	–
Bookbinderies,	–	–	1	–	–	–	–	–	–	–	–	–
Boot and shoe manufactories,	5	5	1	1	1	2	3	–	4	4	2	2
Boot and shoe stores,	4	3	–	–	–	–	1	–	–	–	1	–
Bottlers,	–	–	–	–	1	–	–	–	–	–	–	–
Brass finishers,	1	–	–	–	–	–	–	–	–	–	–	1
Breweries,	1	–	–	1	–	–	–	–	1	–	–	–
Brick-kilns,	–	–	–	–	–	–	–	1	1	–	–	–
Brush manufactories,	1	–	–	–	–	–	–	–	–	–	–	1
Button manufactories,	–	–	–	–	–	–	–	1	–	–	–	–
Carpet-lining manufactories,	–	–	–	–	–	–	–	–	–	–	–	1
Churches,	–	1	2	1	–	–	2	1	–	1	–	2
Cider-mills,	–	–	–	1	–	–	–	1	–	–	1	–
Cigar stores and manufactories,	1	1	1	1	–	2	–	–	1	–	2	1
Clothing stores,	3	1	–	–	1	–	1	1	–	–	–	1
Club-rooms and billiard-halls,	–	1	–	2	–	–	–	1	1	1	1	1

Comb manufactories,	–	–	1	–	–	–	–	–	–	–	–	–
Cotton-batting mfrs., waste-houses, jute and shoddy-mills,	–	1	1	–	2	1	–	1	–	–	–	–
Coppersmiths,	–	–	–	–	–	–	–	–	–	–	1	–
Cotton factories,	–	1	–	–	–	1	–	1	–	–	–	1
Cooper shops,	–	–	–	–	–	–	–	–	–	2	–	–
Crockery and glassware stores,	–	–	–	–	–	–	–	–	–	1	–	–
Currier shops and tanneries,	–	–	–	–	3	1	–	1	–	–	1	1
Dental material manufactories,	–	–	–	–	1	–	–	–	–	–	1	–
Dining-rooms,	2	–	–	–	2	1	1	2	–	–	1	–
Drug stores,	–	1	1	1	–	1	3	2	1	1	4	–
Dry goods, woollen, fancy goods and trimming stores,	9	7	6	4	5	3	6	4	–	–	5	6
Dwelling-houses,	80	57	73	61	77	67	102	132	90	56	68	77
Dye-works,	1	–	–	–	1	–	–	–	–	1	–	1
Dye-woods and chemical-works,	–	1	–	1	1	1	–	1	–	–	–	1
File-cutters and cutlery manufactories,	1	–	–	–	–	–	1	–	1	–	1	–
Flouring and grist mills,	–	–	–	–	1	–	–	–	–	–	–	–
Forest fires,	2	1	2	7	9	7	15	22	33	1	–	–
Founderies,	–	–	1	1	–	–	1	–	–	1	–	2
Furniture manufactories,	1	1	–	–	2	–	–	2	1	–	–	–
Furniture stores,	1	–	–	–	1	–	1	1	–	1	7	3
Gas-works,	–	–	–	–	1	–	–	–	–	–	–	–
General stores,	–	–	–	–	–	–	–	13	1	–	1	–
Glass-makers,	–	–	1	–	–	–	–	–	–	–	–	–
Glove factories,	–	–	–	–	–	–	–	–	–	1	–	–
Gold-beaters,	1	–	–	–	–	–	–	–	–	–	–	–
Gold and silver platers,	–	–	–	–	–	–	1	–	–	–	–	–
Greenhouses,	2	–	1	–	1	–	–	–	1	–	–	–
Grocery stores,	3	2	3	4	4	2	3	–	2	2	5	2
Hardware stores,	–	–	–	–	–	1	1	–	–	1	–	1
Harness manufactories,	1	–	1	–	1	–	2	–	–	–	–	2
Hay stores,	–	–	–	1	–	–	–	–	–	–	–	–

TABLE XV. — *Fires Classified by Months* — Continued.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Hotels,	3	1	1	2	1	1	1	1	–	–	–	4
Ice-houses,	–	–	–	1	–	1	1	1	2	3	2	–
Jewelry manufactories,	–	–	–	1	–	–	–	1	–	–	–	2
Jewelry shops,	–	–	–	–	1	–	–	–	2	–	–	–
Junk stores,	1	–	1	1	–	–	1	1	–	1	2	1
Lamp-black manufactories,	–	–	–	–	–	–	3	–	–	–	–	–
Laundries,	1	–	–	–	1	–	1	–	–	–	1	1
Leather-board mills,	–	–	–	1	–	–	–	–	–	–	–	1
Liquor stores and saloons,	1	5	–	2	–	–	–	2	4	–	–	3
Livery-stables,	1	1	–	3	2	1	1	1	–	1	2	–
Loom-picker manufactories,	–	–	–	–	–	–	–	–	1	–	–	–
Lumber-sheds and wharves,	–	–	–	–	–	–	2	1	–	–	–	–
Machine shops,	4	1	2	1	5	7	5	5	1	4	4	5
Millinery stores,	2	–	–	–	–	–	–	2	–	1	–	2
Offices,	1	1	2	1	7	–	–	3	–	2	3	8
Oil-clothing manufactories,	–	–	1	–	–	–	–	–	–	–	–	–
Oil stores,	–	–	–	1	–	–	–	1	–	–	–	1
Oil works,	–	–	–	1	–	–	–	–	–	–	–	–
Paint shops,	–	–	1	–	–	–	1	1	5	–	–	–
Paper-bag, collar and envelope manufactories,	–	–	1	1	–	–	–	–	–	–	–	1
Paper-hangings,	–	–	1	–	–	–	–	–	–	–	–	–
Paper-stock houses,	–	–	–	–	–	–	–	–	–	–	–	2
Paper stores,	1	1	1	–	3	–	–	–	–	–	–	–
Paper-mills,	–	–	1	–	–	3	1	–	–	1	2	1

Photograph-rooms,	–	2	–	–	–	–	–	1	–	–	1	1
Picture-frame and moulding dealers,	1	–	–	–	–	–	–	–	–	–	–	1
Potteries,	–	–	–	–	2	–	–	–	–	–	1	–
Printing establishments,	1	–	4	1	5	1	–	2	2	–	–	4
Printer's supplies,	–	–	–	–	3	–	–	–	–	–	–	–
Provision stores,	1	2	1	2	1	1	–	3	1	1	1	1
Public buildings,	1	–	2	1	–	–	1	–	1	2	–	7
Railroad depots, cars and coal-sheds,	2	1	2	2	1	3	4	1	2	2	1	2
Rubber-mills,	1	–	–	–	1	–	–	–	–	1	–	2
Rubber stores,	1	–	–	1	–	–	–	–	–	–	–	–
Saw and planing mills,	–	2	–	1	1	3	1	2	1	–	–	3
School-houses,	3	1	1	–	1	1	–	–	–	1	1	2
Shirt manufactories,	–	–	1	–	–	–	–	–	–	–	–	–
Shoemaker's shops,	–	–	–	–	1	–	–	–	1	–	–	–
Skate-factories,	–	–	–	–	–	–	–	–	–	–	–	1
Slaughter-houses,	1	–	2	–	–	–	–	1	–	–	1	–
Spice-mills,	–	–	–	–	–	–	–	–	–	–	1	–
Soap manufactories,	1	–	–	–	–	–	–	–	–	1	–	–
Steam-pipers,	1	–	–	–	–	–	–	–	–	–	–	1
Stone-workers,	–	2	–	–	–	–	–	–	–	–	–	–
Store-houses,	–	1	1	–	1	1	2	3	–	2	2	8
Smoke-houses,	–	–	–	–	–	–	–	–	–	–	–	1
Stove and tinware stores,	1	1	–	1	2	–	–	2	1	2	1	2
Tailoring and dressmaking establishments,	4	–	–	–	–	2	2	–	1	–	–	2
Telephone and telegraph stations,	–	–	–	–	–	–	–	–	–	–	1	–
Type foundries,	–	–	–	–	–	–	–	–	–	–	–	1
Unoccupied buildings,	2	2	6	2	1	3	3	2	4	2	3	1
Upholstering establishments,	–	–	–	–	–	–	–	–	–	–	1	–
Vessels at wharves,	1	–	–	–	–	–	1	–	–	–	–	2
Whiting manufactories,	–	–	–	–	–	–	–	–	–	–	–	1

TABLE XV. — *Fires Classified by Months* — Concluded.

PROPERTY.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.
Wood-sheds,	–	3	–	3	–	2	9	4	6	1	2	1
Woodworking establishments,	6	8	9	7	6	9	3	10	10	6	5	7
Wooden-ware stores,	1	–	–	–	–	–	1	–	–	–	–	–
Woollen factories,	1	1	2	1	1	1	1	2	–	–	1	5
Wool stores,	–	–	–	–	–	–	1	–	–	–	–	1
Unclassified. Loss confined to building, contents unknown,	3	3	–	4	1	2	1	1	–	–	4	1
Total,	187	130	156	140	192	151	245	286	222	129	169	226

Table XVI. — *Causes of Fires Classified.*

Property.	Cause of Fire.
Almshouses,	Incendiary, 2; careless use of matches, 1; unknown, 1.
Bakeries and confectioneries,	Overheated stove, 1; exposure, 3; spark from oven, 1; ashes in wooden vessel, 1; kerosene lamp, 1.
Barber shops.	Unknown, 2; incendiary, 2; kerosene lamp, 2; spontaneous combustion, 1; exposure, 1.
Blacksmith shop,	Spontaneous combustion, 1; sparks from forge, 5; unknown, 5; exposure, 4; incendiary, 7; hot iron on woodwork, 2.
Barns and private stables,	Ashes in wooden vessels, 2; breaking lantern, 3; children with matches, 24; careless use of matches, 1; defective chimney, 2; exposure, 30; fireworks, 2; incendiary, 92; lightning, 16; spontaneous, 2; sparks from chimney, 2; smoking, 10; sparks from locomotive, 1; kerosene lamp, 2; nnknown, 69; tramps, 3.
Bleacheries,	Overheated stove, 1.
Boarding and lodging houses	Kerosene lamp, 1.
Boiler and engine house,	Sparks from furnace, 1.
Books and stationery stores,	Exposure, 6.
Bookbinders,	Exposure, 1.
Boot and shoe manufacturers,	Careless use of matches, 2; defective Chimney, 3; exposure, 1; friction, 1; incendiary, 2; ignition volatile oil, 1; spontaneous, 3; smoking, 1; sparks from stove, 1; rats and matches, 1; kerosene lamp, 4; unknown, 9; overheated stove, 1.
Boot and shoe stores,	Exposure, 5; unknown, 4.
Bottlers,	Exposure, 1.
Brass finisher,	Exposure, 1.
Breweries,	Friction, 1; incendiary, 1; unknown, 1.
Brick-kilns,	Sparks from kiln, 2.
Brush manufactories,	Ashes in wooden vessel, 1; exposure, 1.
Button manufactories,	Overheated stove, 1,
Carpet lining manufactory,	Spark from picker, 1.
Churches,	Exposure to gas jet, 2; careless use of matches, 1; exposure, 2; ashes in wooden vessel, 1; defective heating apparatus, 1; lightning, 1; unknown, 2.
Cider mills,	Incendiary, 2; unknown 1.
Cigar stores and manufactories,	Ashes in wooden vessel, 1; careless use of matches, 1; exposure, 1; kerosene lamp, 2; overheated dryer, 1; unknown, 4.
Clothing stores,	Careless use of matches, 1; fireworks, 1; exposure, 1; incendiary, 3; unknown, 2.
Club rooms and billiard halls,	Careless use of matches, 1; children with matches, 1; exposure, 2; kerosene lamp, 1; smoking, 1; unknown, 2.
Comb manufactories,	Unknown, 1.
Cotton-batting manufactories, waste-houses, jute and shoddy mills,	Friction, 2; spontaneous, 3; unknown, 1.
Coppersmith,	Exposure, 1.
Cotton factories,	Incendiary, 1; spontaneous, 3.
Cooper shops,	Sparks from chimney, 2.
Crockery and glassware stores,	Careless use of matches, 1.
Currier shops and tanneries,	Defective chimney, 2; spark from chimney, 1; thawing water-pipe, 1; unknown, 3.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Dental material manufactories,	Exposure, 1; unknown, 1.
Dining-rooms,	Exposure, 3; kerosene, lamp, 2; unknown, 4.
Drug stores,	Exposure, 5; fireworks, 1; ignition of volatile oil, 1; kerosene lamp, 3; overheated stone, 1; spontaneous, 3; plumbers' furnace, 1.
Dry goods, woolens, fancy goods and trimming stores,	Ashes in wooden vessels, 1; careless use of matches, 2; defective heating apparatus, 2; exposure, 24; exposure to gas jet, 4; fireworks, 2; incendiary, 2; spontaneous, 1; smoking, 1; thawing water-pipe, 1; kerosene oil lamp or stove, 4; overheated stove, 1; unknown, 10.
Dwelling-houses,	Ashes in wooden vessels, 14; breaking lantern, 1; boiling over fat, 2; children with matches, 58; careless use of matches, 25; clothes exposed to lamp or stove, 7; defective chimney, 156; defective heating apparatus, 16; exposure, 142; exposure to gas jet, 16; explosion of gas, 1; explosion of chemicals, 1; fireworks, 24; hot iron on woodwork, 1; incendiary, 97; ignition volatile oil, 6; kerosene lamp or stove, 66; lightning, 11; rats and matches, 7; spontaneous, 2; sparks from chimney, 39; sparks from stove or furnace, 3; sparks from locomotive, 6; sparks from hoisting engine, 7; smoking, 18; tramps, 2; thawing water-pipe, 6; plumber's furnace, 1; overheated stove, 30: unknown, 175.
Dye works,	Overheated stove, 2; unknown, 2.
Dye woods and chemicals,	Ignition volatile oil; 2; kerosene stove, 1; spontaneous, 1; unknown, 2.
File and cutlery manufactories,	Exposure, 2; sparks from locomotive, 1.
Flouring and grist mills,	Incendiary, 1.
Forest fires,	99 returned, cause in nearly all cases unknown. Many cases reported as probably arising from burning gun-wads.
Foundries,	Hot iron on woodwork, 1; incendiary, 1; sparks from chimney, 1; sparks from furnace, 1; unknown, 1.
Furniture manufactories,	Careless use of matches, 2; defective chimney, 1; incendiary, 1; spontaneous, 1; unknown, 2.
Furniture stores,	Exposure, 4; ignition volatile oil, 1; incendiary, 4; spontaneous, 3; unknown, 3.
Gas works,	Unknown, 1.
General stores,	Exposure, 13; overheated stove, 1; unknown, 1.
Glass makers,	Unknown, 1.
Glove factories,	Unknown, 1.
Gold beaters,	Unknown, 1.
Gold and silver platers,	Spontaneous, 1.
Greenhouses,	Exposure, 1; incendiary, 1; overheated stove, 2; unknown, 1.
Grocery stores,	Exposure, 16; fireworks, 1; incendiary, 2; ignition volatile oil, 2; kerosene lamp or stove, 3; overheated stove, 1; unknown, 7.
Hardware stores,	Careless use of matches, 1; exposure, 2; incendiary, 1.
Harness manufactories,	Exposure, 3; incendiary, 1; sparks from forge, 1; smoking, 1; unknown, 1.
Hay stores,	Incendiary, 1.

TABLE XVI. — *Causes of Fires Classified* — Continued.

PROPERTY.	CAUSE OF FIRE.
Hotels,	Defective chimney, 5; exposure, 3; overheated stove, 1; rats and matches, 1; unknown, 5.
Ice-houses,	Incendiary, 5; exposure, 1; unknown, 5.
Jewelry manufactories,	Exposure, 2; sparks from furnace, 1; unknown, 1.
Jewelry stores,	Exposure, 1; incendiary, 2.
Junk stores,	Incendiary, 4; spontaneous, 1; unknown, 4.
Lampblack manufactories,	Overheated flue, 2; overheated oven, 1.
Laundries,	Defective chimney, 1; exposure, 1; incendiary, 1; overheated stove, 1; unknown, 1.
Leather-board mills,	Overheated stove, 1; unknown, 1.
Liquor stores and saloons,	Defective chimney, 1; careless use of matches, 1; exposure, 8; smoking, 1; ignition volatile oil, 1; incendiary, 2; kerosene lamp or stove, 2; overheated stove, 1.
Livery stables,	Defective chimney, 1; exposure, 2; incendiary, 5; kerosene lamp, 1; unknown, 4.
Loom-picker manufactories,	Kerosene lamp, 1.
Lumber sheds and wharves,	Exposure, 1; incendiary, 1; unknown, 1.
Machine shops,	Exposure, 22; friction, 2; hot iron on woodwork, 1; incendiary, 4; spontaneous, 2; sparks from forge, 3; sparks from furnace, 4; plumber's fire pot, 1; unknown, 5.
Millinery stores,	Exposure, 3; incendiary, 1; overheated stove, 1; unknown, 2.
Offices,	Careless use of matches, 1; electric light wires, 1; exposure, 18; incendiary, 1; kerosene lamp, 2; overheated stove, 1; smoking, 2; lighting, 1; unknown, 1.
Oil clothing manufactories,	Unknown, 1.
Oil stores,	Careless use of matches, 1; exposure, 1; ignition of volatile oil, 1.
Oil works,	Defect in tank, 1.
Paper bag, collar and envelope manufactories,	Exposure, 1; sparks from furnace, 2.
Paint shops,	Exposure, 2; incendiary, 3; sparks from chimney, 1; spontaneous, 2.
Paperhanger,	Unknown, 1.
Paper mills,	Friction, 2; sparks from furnace, 1; spontaneous, 2; unknown, 4.
Paper stores,	Exposure, 3; incendiary, 1; unknown, 2.
Paper stock houses,	Careless use of matches, 1; unknown, 1.
Photograph rooms,	Exposure, 2; unknown, 3.
Picture frame and moulding dealers,	Exposure, 1; unknown, 1.
Potteries,	Exposure, 1; defective furnace, 1; sparks from kiln, 1.
Printing offices,	Exposure, 15; incendiary, 3; unknown, 2.
Printers' supplies,	Exposure, 2; unknown, 1.
Provision stores,	Defective chimney, 2; exposure, 3; exposure to gas jet, 1; incendiary, 2; kerosene oil lamp, 1; rats and matches, 2; roasting coffee, 2; unknown, 2.
Public buildings,	Careless use of matches, 3; defective chimney, 2; defective heating apparatus, 1; exposure, 5; incendiary, 1; smoking, 2; unknown, 1.
Railroad depots, cars and coal sheds,	Electric light wires, 1; careless use of matches, 1; exposure, 1; ignition of volatile oil, 2; overheated stove, 4; rats and matches, 1; kerosene oil lamp, 1; sparks from locomotive, 4; spontaneous, 5; unknown, 3.

TABLE XVI. — *Causes of Fires Classified* — Concluded.

PROPERTY.	CAUSE OF FIRE.
Rubber mills,	Friction, 2; ignition of volatile oil, 1; spontaneous, 1; unknown, 1.
Rubber stores,	Careless use of matches, 1; unknown, 1.
Saw and planing mills,	Ashes in wooden vessel, 1; incendiary, 3; sparks from furnace, 4; spontaneous, 1; unknown, 5.
School-houses,	Defective chimney, 1; exposure, 1; incendiary, 2; defective heating apparatus, 1; lightning, 1; spontaneous, 1; unknown, 4.
Shoemakers' shops,	Exposure, 1; incendiary, 1.
Skate factory,	Overheating varnish, 1.
Slaughter houses,	Incendiary, 2; overheated stove, 1; unknown, 2.
Spice mills,	Unknown, 1.
Stone worker,	Exposure, 1; unknown, 1.
Soap manufactories,	Ashes in wooden vessel, 1; unknown, 1.
Steam piper,	Exposure, 2.
Store houses,	Ashes in wooden vessels, 1; defective chimney, 1; exposure, 4; incendiary, 5; smoking, 1; spontaneous, 5; tramps, 1; unknown, 3.
Smoke houses,	Sparks from chimney, 1.
Stoves and tinware,	Boiling over fat, 1; exposure, 6; explosion of gas, 1; overheated stove, 2; sparks from plumber's furnace, 1; unknown, 2.
Tailoring and dressmaking establishments,	Careless use of matches, 2; defective chimney, 1; exposure, 4; incendiary, 1; unknown, 3.
Telephone and telegraph stations,	Electric light wires, 1.
Type foundry,	Exposure, 1.
Unoccupied buildings,	Careless use of matches, 1; incendiary, 22; smoking, 2; spontaneous, 1; thawing water pipes, 1; unknown, 4.
Upholstering establishments,	Exposure, 1.
Vessels at wharves,	Spontaneous, 1; unknown, 3.
Whiting manufactories,	Defective kiln, 1.
Woodsheds,	Ashes in wooden vessel, 2; children with matches, 5; exposure, 2; incendiary, 12; kerosene lamp, 1; sparks from locomotive, 1; sparks from brick kiln, 1; smoking, 1; unknown, 6.
Wood working establishments,	Careless use of matches, 2; defective chimney, 1; defective heating apparatus, 1; defective oven, 1; exposure, 19; exposure to gas jet, 1; incendiary, 11; ignition of volatile oil, 1; kerosene lamp, 1; spontaneous, 8; sparks from chimney, 5; sparks from furnace, 10; sparks from forge, 1; overheated stove, 6; unknown, 18.
Wooden ware stores,	Spontaneous, 1; exposure, 1.
Woollen factories,	Exposure to gas jet, 1; from picker, 3; friction, 1; lightning, 1; sparks from chimney, 1; sparks from locomotive, 1; spontaneous, 4; unknown, 4.
Wool stores,	Exposure, 1; unknown, 1.
Unclassed; loss confined to building, contents unknown,	Ashes in wooden vessel, 3; exposure, 1; friction, 2; incendiary, 2; kerosene lamp, broken by thieves, 1; hot iron on woodwork, 1; spontaneous, 3; unknown, 7.

TABLE XVII. — *Summary of Causes.*

CAUSE.	No.	CAUSE.	No.
Exposure,	462	Rats and matches,	13
Unknown,	435	Friction,	13
Incendiary (as reported),	291	Sparks from forge,	10
Defective chimney,	176	Thawing water pipes,	10
Kerosene lamp or stove,	102	Clothes exposed to lamp or stove,	7
Forest fires (reported in part only),	99	Hot iron on woodwork,	6
Children with matches,	88	Tramps,	6
Overheated stove,	64	Breaking lantern,	4
Spontaneous,	63	Defective oven,	4
Sparks from chimney,	57	Plumber's furnace,	4
Careless use of matches,	53	Sparks from picker,	4
Smoking,	40	Sparks from kiln,	4
Fireworks,	31	Boiling over fat,	3
Lightning,	31	Electric light wire,	3
Ashes in wooden vessel,	29	Explosion of gas,	2
Sparks from stove or furnace,	27	From coffee roaster,	2
Exposure to gas jet,	25	Sparks from hoisting engine,	2
Defective heating apparatus,	23	Explosion of chemicals,	1
Ignition of volatile oil,	20		
Sparks from locomotive,	19	Total,	2,233

TABLE XVIII. — *Statement of the Receipts and Expenditures of the Insurance Department for the Year ending Dec. 31, 1883.*

[Made pursuant to Chap. 119, Sect. 21, Public Statutes.]

RECEIPTS.

Compensation for valuation of life insurance policies,	$17,111 69
License fees, filing statements, certificates, etc.,	19,231 76
	$36,343 45

EXPENDITURES.

COMMISSIONER.		
John K. Tarbox, from April 21,	$2,083 33	
Julius L. Clarke, to March 8,	564 51	
		$2,647 84
DEPUTY COMMISSIONER.		
William S. Smith,		2,500 00
CLERKS.		
Fredk. L. Cutting, first,	$1,800 00	
James E. Shepard, second, from Oct. 1,	375 00	
James G. Bovey, to Sept. 30,	1,125 00	
Eugene M. Moriarty, ex. clerk from Sept. 16,	291 67	
Herbert Morissey, to Sept. 15,	708 33	
		4,300 00

TABLE XVIII. — *Statement of Receipts, etc.* — Concluded.

EXTRA CLERKS.		
C. E. Weis,	$840 00	
C. L. Sawyer,	732 50	
A. N. Tenney,	795 00	
M. A. Allen,	795 00	
M. L. McMann,	795 00	
A. M. Hawes,	795 00	
E. L. Johnson,	795 00	
E. W. Cushman,	795 00	
S. L. Flint,	481 45	
		$6,823 95
GENERAL EXPENDITURES.		
Printing and binding,	$667 51	
Travelling expenses,	253 39	
Noah A. Plympton,	231 27	
Postage,	225 17	
Certificate and other books,	208 85	
Stationery,	79 35	
Telegrams and express,	64 78	
Horace Smith, as appraiser,	50 00	
Newspapers and advertising,	31 26	
Miscellaneous,	21 70	
		1,833 28
Total expenditures for 1883,		$18,105 07
Fees collected and paid into State treasury,		36,343 45
Surplus accrued to Commonwealth,		$18,238 38

MASSACHUSETTS MUTUAL

FIRE INSURANCE COMPANIES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending December 31, 1883.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 1, 1847. Commenced business, Dec. 28, 1847.]

CHARLES A. FERNALD, *President.* JAMES S. JEWETT, *Secretary.*

[NOTE. — This company charges a cash premium adequate for expenses only, and relies upon assessments upon deposit notes to pay losses.]

SUMMARY OF ASSETS DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$2,775 00	
United States bonds,	618 00	
Loans on personal security,	785 00	
Cash in the office of the company,	42 17	
Cash deposited in savings banks,	2,923 22	
Interest due and accrued,	98 35	
Office safe,	$85 00	
Gross assets,		$7,241 74

INCOME.

Received for interest on mortgages,		$196 24
for interest from all other sources,		76 13
from assessments on deposit notes,		291 29
Deposit notes received during the year,	$4,890 00	
Gross cash income,		$563 66

EXPENDITURES.

Paid for salaries and fees of officers and employees,	$279 00
for State and local taxes,	2 97
for incidental expenses,	8 86
Gross cash expenditures,	$290 83

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$343,527 00	
Risks written during 1883,	67,350 00	
Total,		$410,877 00
Risks terminated during 1883,		68,375 00
Net amount in force Dec. 31, 1883,		$342,502 00
Deposit notes received on outstanding risks,		23,871 75

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 8, 1860. Commenced business, Oct. 1, 1860.]

WALDO HIGGINSON, *President.* EDWARD H. SPRAGUE, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$25,000 00	$30,750 00
Massachusetts State bonds,	20,000 00	22,600 00
Maine State bonds,	12,000 00	13,440 00
Boston city bonds,	20,000 00	24,200 00
Providence city bonds,	10,000 00	11,400 00
Old Colony Railroad bonds,	15,000 00	18,450 00
Boston and Maine Railroad bonds,	14,000 00	17,220 00
Boston and Lowell Railroad bonds,	12,000 00	14,100 00
Boston and Albany Railroad bonds,	30,000 00	36,480 00
Fitchburg Railroad bonds,	15,000 00	18,450 00
Atch., Topeka and Santa Fé R. R. bonds,	10,000 00	12,000 00
Chicago, Burl. and Quincy Railroad bonds,	30,000 00	30,300 00
Phila., Wilm. and Baltimore R. R. bonds,	20,000 00	21,000 00
Corporation notes,	–	39,232 08
		$309,622 08

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$309,622 08	
Cash in the office of company,	118 76	
Cash deposited in bank,	23,853 77	
Interest due and accrued,	4,736 67	
Gross assets,		$338,331 28

LIABILITIES.

Claimed and reported losses, not adjusted,	$28,800 00	
Unearned premium on outstanding risks,	153,812 82	
State and local taxes, due or accrued,	642 18	
Gross liabilities,		183,255 00
Surplus,		$155,076 28

INCOME.

Gross cash premiums received during the year,	$317,580 40	
Deduct return premiums,	10,976 71	
Net cash premiums received,		$306,603 69
Received for interest from all sources,		9,535 73
Deposit notes received during the year,	$1,587,902 00	
Gross cash income,		$316,139 42

EXPENDITURES.

Paid for losses during the year,	$96,258 18
for salaries and fees of officers and employees,	14,252 60
for State and local taxes,	3,026 25
for profits or surplus on terminated policies,	161,014 23
for rents,	1,150 00
for incidental expenses,	2,751 73
Gross cash expenditures,	$278,452 99

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$31,394,717 00	
Risks written during 1883,	37,019,802 00	
Total,		$68,414,519 00
Risks terminated during 1883,		32,625,558 00
Net amount in force Dec. 31, 1883,		$35,788,961 00
Deposit notes received on outstanding risks,		1,538,128 25
Losses incurred during the year,		70,464 75

Percentage of profits or surplus returned during 1883, $58\frac{1}{3}$ per cent.
Average rate to date, $65\frac{55}{100}$ per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* ASA G. WAIT, *Secretary*

[NOTE. — Insures property in the town of Ashfield only.]

Cash in the office of the company,	$359 14	
Unpaid assessments on deposit notes,	61 67	
Gross assets,		$420 81

INCOME.

Gross cash premiums received during the year,		$135 28
Received from assessments on deposit notes,		109 87
Deposit notes received during the year,	$882 38	
Gross cash income,		$245 15

EXPENDITURES.

Paid for salaries and fees of officers and employees,	$5 00
for State and local taxes,	2 51
Gross cash expenditures,	$7 51

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$46,653 50	
Risks written during 1883,	27,798 25	
Total,		$74,451 75
Risks terminated during 1883,		31,589 50
Net amount in force Dec. 31, 1883,		$42,862 25
Deposit notes received on outstanding risks,		1,240 00

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated Feb. 24, 1844. Commenced business July 1, 1845.]

JOSEPH W. CAPRON, *President.* ELIJAH R READ, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$6,525 00	
School district notes,	4,900 00	
Cash in the office of the company,	103 94	
Cash deposited in savings banks,	4,892 75	
Premiums in course of collection (net),	9 60	
Interest due and accrued,	384 21	
Gross assets,		$16,815 50

LIABILITIES.

Owing for borrowed money,	$250 00	
Unearned premiums on outstanding risks,	5,014 64	
Gross liabilities,		5,264 64
Surplus,		$11,550 86

INCOME.

Gross cash premiums received during the year,	$1,909 81	
Deduct return premiums,	84 77	
Net cash premiums received,		$1,825 04
Received for interest on mortgages,		332 00
Received for interest from all other sources,		624 40
Deposit notes received during the year,	$7,639 24	
Gross cash income,		$2,781 44

EXPENDITURES.

Paid for losses during the year,	$4,645 00
for salaries and fees of officers and employees,	277 00
for State and local taxes,	17 30
for incidental expenses,	32 20
Gross cash expenditures,	$4,971 50

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$1,307,360 00	
Risks written during 1883,	287,270 00	
Total,		$1,594,630 00
Risks terminated during 1883,		168,775 00
Net amount in force Dec. 31, 1883,		$1,425,855 00
Deposit notes received on outstanding risks,		40,117 14
Losses incurred during the year,		4,645 00

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTHPORT.

[Incorporated March 2, 1833. Commenced business Aug. 1, 1833.]

JOSEPH R. HALL, *President.* FRANK THACHER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
22 shares Merchandise Nat'l Bank, Boston,	$2,200 00	$2,131 25
20 " State Nat'l Bank, Boston, . . .	2,000 00	2,580 00
25 " Tremont National Bank, Boston,	2,500 00	2,912 50
4 " Massachusetts Nat'l Bank, Boston,	1,000 00	1,130 00
8 " Shawmut National Bank, Boston,	800 00	930 00
15 " Nat'l Bank of Redemption, Boston,	1,500 00	1,916 25
5 " Nat'l Bank of Republic, Boston, .	500 00	642 50
40 " First National Bank, Yarmouth, .	4,000 00	5,200 00
10 " Falmouth National Bank, . .	1,000 00	1,200 00
63 " Old Colony Railroad, . . .	6,300 00	8,820 00
50 " Union Pacific Railroad, . .	4,935 49	3,550 00
10 " Central Pacific Railroad, . .	805 00	640 00
50 " Atch., Topeka & S. F. R. R., .	4,142 50	3,950 00
United States bonds, ...	8,000 00	9,190 00
Maine State bonds, ...	2,500 00	2,900 00
Fall River city bonds, ...	1,000 00	1,200 00
Sheboygan city bonds, ...	750 00	675 00
Union Pacific Railroad bonds, . . .	15,000 00	16,790 00
Old Colony Railroad bonds, . . .	5,000 00	5,887 50
Iowa Falls and Sioux City Railroad bonds,	2,000 00	2,392 50
Chicago and East Illinois Railroad bonds, .	1,800 00	1,902 00
Oregon Short Line Railroad bonds, . .	1,000 00	1,050 00
	$68,732 99	$77,589 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Co., .	$300 00	$300 00
Personal loans, ...		2,535 50
		$2,835 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate, .	$2,231 69	
Stocks and bonds, as per schedule, . .	77,589 50	
Loans on collateral security, as per schedule,	2,835 50	
Cash in the office of the company, . .	142 24	
Cash deposited in the various banks, . .	3,061 36	
Interest due and accrued, ...	861 26	
Unclaimed dividends, ...	328 79	
Gross assets, ...		$87,050 34

Liabilities.

Claimed and reported losses, not adjusted,	$180 00	
Unearned premiums on outstanding risks,	42,700 75	
State and local taxes, due or accrued,	35 00	
Gross liabilities		$42,915 75
Surplus,		$44,134 59

Income.

Gross cash premiums received during the year,		$18,043 60
Received for interest from all other sources,		3,991 10
for rents,		25 00
from policy fees,		140 00
Deposit notes received during the year,	$52,885 26	
Gross cash income,		$22,199 70

Expenditures.

Paid for losses during the year,	$2,000 42
for salaries and fees of officers and employees,	3,336 75
for State and local taxes,	171 97
for profits or surplus on terminated policies,	11,541 91
for incidental expenses,	544 07
Gross cash expenditures,	$17,595 12

Miscellaneous

Risks outstanding Dec. 31, 1882,	$5,250,673 52	
Risks written during 1883,	1,064,724 00	
Total,		$6,315,397 52
Risks terminated during 1883,		1,000,009 78
Net amount in force Dec. 31, 1883,		$5,315,387 74
Deposit notes received on outstanding risks,		206,073 64
Losses incurred during the year,		2,180 42

Percentage of profits or surplus returned during 1883, 80 per cent.
Average rate to date, 80 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

J. L. Peck, *President* J. M. Stevenson, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Western Union Telegraph Co., bonds,	$4,000 00	$4,640 00
Boston & Albany Railroad bonds,	6,000 00	7,500 00
500 shares Boston & Albany Railroad,	5,000 00	7,875 00
140 " N.Y. Central and Hudson R. R.R.,	14,000 00	15,820 00

100 shares	Adams Express Co.,	10,000 00	13,000 00
75 "	Pittsfield National Bank,	7,500 00	12,000 00
15 "	First National Bank, Adams,	1,500 00	2,100 00
10 "	Agricultural National Bank,	1,000 00	2,000 00
12 "	Third National Bank, Pittsfield,	1,200 00	1,500 00
8 "	Adams National Bank,	800 00	1,200 00
Personal loans secured,			3,000 00
			$70,635 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$70,635 00	
Cash in the office of the company,	299 71	
Cash deposited in bank,	293 86	
Premiums in course of collection (net),	340 92	
Interest due and accrued,	351 68	
Gross assets,		$71,921 17

Liabilities.

Losses and claims adjusted, but not due,	$3,170 00	
Claimed and reported losses, not adjusted,	75 00	
Unearned premiums on outstanding risks,	31,522 99	
Dividends of profits due on terminated policies,	150 00	
State and local taxes due or accrued,	25 55	
Gross liabilities,		34,943 54
Surplus,		$36,977 63

Income.

Gross cash premiums received during the year,	$14,656 56	
Deduct return premiums,	534 39	
Net cash premiums received,		$14,122 17
Received for interest from all sources,		3,879 78
Deposit notes received during the year,	$43,969 68	
Gross cash income,		$18,001 95

Expenditures.

Paid for losses during the year,	$4,176 30
for brokerage and commissions,	1,398 54
for salaries and fees of officers and employees,	1,566 51
for State and local taxes,	165 96
for profits or surplus on terminated policies,	5,297 53
for rents,	250 00
for incidental expenses,	737 92
Gross cash expenditures,	$13,592 76

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$4,777,117 00	
Risks written during 1883,	1,111,350 00	
Total,		$5,888,467 00
Risks terminated during 1883,		1,103,130 00
Net amount in force Dec. 31, 1883,		$4,785,337 00
Deposit notes received on outstanding risks,		188,834 00
Losses incurred during the year,		7,421 30

Percentage of profits or surplus returned during 1883, 39 per cent.
Average rate to date, 50 per cent.

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business Oct. 14, 1850.]

EDWARD ATKINSON, *President.* WM. B. WHITING, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$230,000 00	$289,900 00
Phil., Wil. and Baltimore Railroad bonds,	40,000 00	41,200 00
Chicago, Burl. and Quincy Railroad bonds,	50,000 00	42,500 00
New York Central Railroad bonds,	50,000 00	51,625 00
Union Pacific Railroad bonds,	30,000 00	33,900 00
Burlington and Mo. Riv. Railroad bonds,	30,000 00	33,900 00
Kansas City, Lawrence and So. R. R. bonds,	20,000 00	21,200 00
Eastern Railroad bonds,	20,000 00	22,000 00
Michigan Central Railroad bonds,	30,000 00	31,650 00
	$500,000 00	$567,875 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc, as per schedule,	$567,875 00	
Cash in the office of the company,	167 69	
Cash deposited in bank,	32,955 34	
Interest due and accrued,	7,257 79	
Gross assets,		$608,255 82

LIABILITIES.

Claimed and reported losses, not adjusted,	$60,819 56	
Unearned premiums on outstanding risks,	279,521 59	
State and local taxes, due or accrued,	1,172 11	
Gross liabilities,		341,513 26
Surplus,		$266,742 56

INCOME.

Gross cash premiums received during the year,	$578,592 61	
Deduct return premiums,	22,078 03	
Net cash premiums received,		$556,514 58
Received for interest from all sources,		34,162 67
Deposit notes received during the year,	$2,892,963 05	
Gross cash income,		$590,677 25

EXPENDITURES.

Paid for losses during the year,		$125,468 12
for salaries and fees of officers and employees,		28,596 34
for State and local taxes,		5,540 15
for profits or surplus on terminated policies,		332,790 78
for rents,		2,350 00
for incidental expenses,		6,715 39
for premiums on bonds purchased,	$16,022 54	
Gross cash expenditures,		$501,460 78

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$61,433,253 00	
Risks written during 1883,	69,787,776 00	
Total,		$131,221,029 00
Risks terminated during 1883,		63,796,997 00
Net amount in force Dec. 31, 1883,		$67,424,032 00
Deposit notes received on outstanding risks,		2,795,215 85
Losses incurred during the year,		123,137 86

Percentage of profits or surplus returned during 1883, $65\frac{36}{100}$ per cent.
Average rate to date, $67\frac{20}{100}$ per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated Feb. 13, 1829. Commenced business July 4, 1829.]

JONATHAN BOURNE, *President.* GEO. N. ALDEN, *Secretary.*

[NOTE. — Policies are all issued for seven years. The premium is secured by notes assessable as required, and five per cent. on the notes is received in cash when the policy is issued.]

Cash in the office of the company,	$22 31	
Cash deposited in Mechanics' Nat'l Bank,	487 20	
Premiums in course of collection (net),	204 97	
Gross assets,		$714 48

Liabilities.

Owing for borrowed money,	$2,100 00	
State and local taxes, due or accrued,	4 67	
Gross liabilities,		$2,104 67

Income

Gross cash premiums received during the year,	$3,241 20	
Deduct return premiums,	51 42	
Net cash premiums received,		$3,189 78
Deposit notes received during the year,	$64,350 00	
Gross cash income,		$3,189 78

Expenditures.

Paid for losses during the year,	$1,272 71
for brokerage and commissions,	149 31
for salaries and fees of officers and employees,	1,625 00
for interest on borrowed money,	96 31
for State and local taxes,	33 52
for incidental expenses,	204 67
Gross cash expenditures,	$3,381 52

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$4,019,656 00	
Risks written during 1883,	498,950 00	
Total,		$4,518,606 00
Risks terminated during 1883,		587,075 00
Net amount in force Dec. 31, 1883,		$3,931,531 00
Deposit notes received on outstanding risks,		496,151 00
Losses incurred during the year,		1,272 71

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business Jan. 1, 1834.]

Josiah W. Cook, *President.* Alfred L. Barbour, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
5 shares Cambridgeport National Bank,	$500 00	$750 00
1 share Framingham National Bank,	100 00	150 00
15 shares National City Bank, Cambridge,	1,500 00	2,250 00
10 " First Ward Nat'l Bank, Boston,	1,000 00	1,200 00
Cambridge city bonds,	4,000 00	4,500 00
Eastern Railroad bonds,	1,500 00	1,687 50
Bath city bonds,	5,000 00	5,150 00

Cincinnati city bonds,	$6,000 00	$7,800 00
Portland city bonds,	10,000 00	12,000 00
Belfast city bonds,	2,000 00	2,040 00
Bangor city bonds,	3,000 00	3,450 00
Rockland city bonds,	3,000 00	3,000 00
Haverhill city bonds,	1,000 00	1,110 00
Toledo city bonds,	3,000 00	3,182 50
Chicago city bonds,	2,000 00	2,400 00
Marion County bonds,	1,000 00	1,050 00
Highland Railway bonds,	4,000 00	4,410 00
	$48,600 00	$56,130 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
160 shares Marietta and No. Georgia R'wy,	$4,000 00	$6,000 00
Mortgage bonds,	6,000 00	
Personal loans,	–	10,000 00
		$16,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$5,800 00	
Loans on mortgage of real estate (first liens),	45,683 00	
Stocks, bonds, etc., as per schedule,	56,130 00	
Loans on collateral security, as per schedule,	16,000 00	
Cash in the office of the company,	594 41	
Cash deposited in various banks,	10,537 12	
Premiums in course of collection (net),	1,221 48	
Interest due and accrued,	2,944 00	
Office furniture, safes, etc., $2,000 00		
Gross assets,		$138,910 01

Liabilities.

Unearned premiums on outstanding risks,	$40,227 86	
Dividends of profits due on terminated policies,	329 15	
Rents, salaries and incidental expenses,	817 50	
Gross liabilities,		41,374 51
Surplus,		$97,535 50

Income.

Gross cash premiums received during the year,	$20,645 62	
Deduct return premiums,	1,217 68	
Net cash premiums received,		$19,427 94
Received for interest on mortgages,		2,208 99
for interest from all other sources,		4,366 35
for rents,		526 46
Deposit notes received during the year,	$41,229 44	
Gross cash income,		$26,529 74

EXPENDITURES.

Paid for losses during the year,	$3,270 93
for brokerage and commissions,	1,875 00
for salaries and fees of officers and employees,	3,476 98
for State and local taxes,	326 83
for profits or surplus on terminated policies,	9,602 09
for rents,	550 00
for incidental expenses,	1,240 58
Gross cash expenditures,	$20,342 41

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$5,458,025 00	
Risks written during 1883,	1,610,568 00	
Total,		$7,068,593 00
Risks terminated during 1883,		1,482,510 00
Net amount in force Dec. 31, 1883,		5,586,083 00
Deposit notes received on outstanding risks,		160,911 44
Losses incurred during the year,		3,270 93

Percentage of profits or surplus returned during 1883, 40 and 50 per cent.

CITIZENS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 7, 1846. Commenced business Oct. 5, 1846.]

H. C. BIGELOW, *President.* J. W. BEABODY, *Secretary.*

Office, 8 Exchange Place.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
30 shares Hide and Leather Nat'l Bank,	$3,000 00	$3,360 00
10 " Farmington (N.H.) Nat'l Bank,	1,000 00	1,000 00
Mortgage bonds Butchers' S. and M. Ass'n,	4,000 00	4,000 00
Mortgage bonds Chicago, Burlington and Quincy Railroad (Denver extension),	6,000 00	5,280 00
	$14,000 00	$13,640 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares International Trust Company,	$2,500 00	$1,500 00
100 " Chicago, Burlington and Quincy Railroad,	12,100 00	10,000 00
Mexican Central Railroad bonds, first mortgage,	5,700 00	5,000 00
Personal loans secured,	–	49,592 95
		$66,092 95

Summary of Assets, Dec 31, 1883.

Cash value of unencumbered real estate,	$49,175 00	
Loans on mortgage of real estate (first liens),	91,300 00	
Stocks, bonds, etc., as per schedule,	13,640 00	
Loans on collateral security, as per schedule,	66,092 95	
Cash in the office of the company,	829 91	
Cash deposited in bank,	6,118 02	
Premiums in course of collection (net),	5,400 35	
Interest due and accrued,	1,861 18	
Cash deposited in Pacific National Bank,	21,900 98	
Gross assets,		$256,318 39

Liabilities.

Unearned premiums on outstanding risks,	$142,720 65	
Gross liabilities,		142,720 65
Surplus,		$113,597 74

Income.

Gross cash premiums received during the year,	$78,996 45	
Deduct return premiums,	3,345 86	
Net cash premiums received,		$75,650 59
Received for interest on mortgages,		4,664 66
for interest from all other sources,		4,335 29
for rents,		2,166 72
Deposit notes received during the year,	$156,797 50	
Gross cash income,		$86,817 26

Expenditures.

Paid for losses during the year,	$17,872 73
for brokerage and commissions,	11,452 58
for salaries and fees of officers and employees,	6,779 32
for State and local taxes,	1,834 79
for profits or surplus on terminated policies,	36,583 99
for rents,	806 00
for incidental expenses,	1,542 04
repairs on real estate,	830 66
Gross cash expenditures,	$77,702 11

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$20,593,228 00	
Risks written during 1883,	5,993,045 00	
Total,		$26,586,273 00
Risks terminated during 1883,		5,695,137 00
Net amount in force Dec. 31, 1883,		$20,891,136 00
Deposit notes received on outstanding risks,		824,316 02
Losses incurred during the year,		17,825 98

Percentage of profits or surplus returned during 1883, 40, 50 and 70 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 1, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President.* J. Q. A. LOTHROP, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

9 shares City National Bank, Boston,	$1,017 00	
3 shares Merchants' National Bank, Boston,	401 25	
Cash in the office of company,	84	
Cash deposited in savings banks,	2,004 95	
Premiums in course of collection (net),	41 84	
Interest due and accrued,	13 50	
Office furniture and safe,	$120 00	
Gross assets,		$3,479 38

LIABILITIES.

Unearned premiums on outstanding risks,	$2,864 14	
Gross liabilities,		2,864 14
Surplus,		$615 24

INCOME.

Gross cash premiums received during the year,	$1,174 63
Received for interest from all sources,	190 90
Received from all other sources,	51 76
Deposit notes received during the year, $4,658 52	
Gross cash income,	$1,417 29

EXPENDITURES.

Paid for losses during the year,	$104 86
for brokerage and commissions,	38 98
for salaries and fees of officers and employees,	288 50
for State and local taxes,	11 58
for profits or surplus on terminated policies,	464 15
for rents,	40 00
for incidental expenses,	55 25
Gross cash expenditures,	$1,003 32

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$372,104 00	
Risks written during 1883,	75,162 00	
Total,		$447,266 00
Risks terminated during 1883,		68,924 00
Net amount in force Dec. 31, 1883,		$378,342 00
Deposit notes received on outstanding risks,		23,040 92
Losses incurred during the year,		104 86

Percentage of profits or surplus returned during 1883, 40 per cent.
Average rate to date, 50 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated Oct. 19, 1875. Commenced business Oct. 20, 1875.]

WILLIAM C. PLUNKETT, *President.* B. F. TAFT, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
Fitchburg Railroad bonds,	$16,000 00	$17,680 00
Sonora Railroad bonds,	5,000 00	5,100 00
Boston city bonds,	2,000 00	2,140 00
Corporation notes,	–	30,228 02
		$55,148 02

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$55,148 02	
Cash in the office of the company,	192 41	
Cash deposited in bank,	8,888 60	
Premiums in course of collection (net),	764 18	
Gross assets,		$64,993 21

LIABILITIES.

Unearned premiums on outstanding risks,	$32,023 28	
State and local taxes due or accrued,	147 42	
Gross liabilities,		32,170 70
Surplus,		$32,822 51

INCOME.

Gross cash premiums received during the year,	$64,046 56	
Deduct return premiums,	2,882 09	
Net cash premiums received,		$61,164 47
Received for interest from all sources,		1,990 92
Received for rents,		250 00
Deposit notes received during the year,	$296,401 63	
Gross cash income,		$63,405 39

EXPENDITURES.

Paid for losses during the year,	$24,321 20
for salaries and fees of officers and employees,	4,250 98
for State and local taxes,	572 32
for profits or surplus on terminated policies,	14,987 33
for rents,	1,000 00
for incidental expenses,	3,511 71
Gross cash expenditures,	$48,643 54

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$4,571,585 00	
Risks written during 1883,	6,165,768 00	
Total,		$10,737,353 00
Risks terminated during 1883,		4,482,317 00
Net amount in force Dec. 31, 1883,		$6,255,036 00
Deposit notes received on outstanding risks,		281,991 00
Losses incurred during the year,		10,470 04

Percentage of profits or surplus returned during 1883, 32¾ per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 22, 1837. Commenced business July 1, 1837.]

GEORGE B. FAUNCE, *President.* ELIJAH HOWE, JR., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$6,000 00	$6,840 00
Chicago city bonds,	2,000 00	2,300 00
Cincinnati city bonds,	6,000 00	7,620 00
New England Mortgage Security bonds,	6,000 00	6,090 00
Philadelphia and Reading Railroad bonds,	5,000 00	5,900 00
Marquette and Ontonagon Railroad bonds,	8,000 00	9,360 00
Old Colony Railroad bonds,	2,000 00	2,350 00
Union Pacific Railroad bonds,	6,000 00	6,240 00
12 shares Dedham National Bank,	1,200 00	1,440 00
20 " Dedham Water Company,	2,000 00	2,000 00
Kansas City, St. Joe. and Council Bluffs Railroad bonds,	2,000 00	2,350 00
Atchison, Topeka and Santa Fé R.R. bonds,	5,000 00	5,225 00
Union Pacific R R. Sinking Fund bonds,	5,000 00	5,750 00
	$56,200 00	$63,465 00

SUMMARY OF ASSETS, DEC 31, 1883.

Loans on mortgage of real estate (first liens),	$16,100 00	
Stocks, bonds, etc., as per schedule,	63,465 00	
Cash in the office of the company,	1,662 90	
Cash deposited in bank,	2,047 47	
Premiums in course of collection (net),	878 85	
Interest due and accrued,	1,387 69	
Gross assets		$85,541 91

Liabilities.

Claimed and reported losses not adjusted,	$74 00	
Unearned premiums on outstanding risks,	14,194 15	
Return premiums on cancelled policies,	80 15	
Dividends of profits due on terminated policies,	1,992 96	
Rents, salaries and incidental expenses,	425 00	
Gross liabilities,		$16,766 26
Surplus,		$68,775 65

Income.

Gross cash premiums received during the year,		$10,644 56
Received for interest on mortgages,		951 50
Received for interest from all other sources,		3,708 35
Deposit notes received during the year,	$21,324 60	
Gross cash income,		$15,304 41

Expenditures.

Paid for losses during the year,	$3,699 03
for brokerage and commissions,	1,567 78
for salaries and fees of officers and employees,	1,477 03
for State and local taxes,	103 85
for profits or surplus on terminated policies,	3,780 32
for rents,	50 00
for incidental expenses,	247 06
Gross cash expenditures,	$10,925 07

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$1,644,624 62	
Risks written during 1883,	747,191 00	
Total,		$2,391,815 62
Risks terminated during 1883,		591,462 75
Net amount in force Dec. 31, 1883,		$1,800,352 87
Deposit notes received on outstanding risks,		56,586 94
Losses incurred during the year,		3,773 03

Percentage of profits or surplus returned during 1883, 33⅓ to 50 per cent.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1856.]

EDMUND J. BAKER, *President.* WILLIAM F. TEMPLE, *Secretary.*

Office, Neponset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$25,000 00	$28,900 00
Old Colony Railroad bonds,	6,000 00	7,020 00
Boston and Lowell Railroad bonds,	5,000 00	5,500 00
Boston city bonds,	5,000 00	5,200 00
50 shares Blue Hill National Bank,	5,000 00	6,000 00
20 " Howard National Bank,	2,000 00	2,500 00
20 " Continental National Bank,	2,000 00	2,320 00
12 " Hide and Leather National Bank,	1,200 00	1,344 00
10 " New England National Bank,	1,000 00	1,330 00
30 " Columbian National Bank,	3,000 00	3,840 00
33 " State National Bank,	3,300 00	4,224 00
10 " Mt. Wollaston National Bank,	1,000 00	1,400 00
5 " Granite National Bank,	500 00	650 00
10 " Weymouth National Bank,	1,000 00	1,200 00
235 " Boston and Albany Railroad,	23,500 00	41,595 00
140 " Old Colony Railroad,	14,000 00	19,260 00
50 " Boston and Maine Railroad,	5,000 00	8,000 00
1 share Boston and Lowell Railroad,	500 00	550 00
	$104,000 00	$140,833 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$21,000 00	
Loans on mortgages of real estate (first liens),	27,051 26	
Stocks, bonds, etc., as per schedule,	140,833 00	
Cash deposited in bank,	10,813 32	
Premiums in course of collection (net),	8,182 92	
Interest due and accrued,	3,615 47	
Office property, $1,000 00		
Gross assets,		$211,495 97

LIABILITIES.

Losses and claims adjusted, but not due,	$5,487 00	
Claimed and reported losses, not adjusted,	3,400 00	
Claims for losses disputed or resisted,	500 00	
Unearned premiums on outstanding risks,	80,740 35	
Salaries and incidental expenses,	170 00	
Gross liabilities,		90,297 35
Surplus,		$121,198 62

INCOME.

Gross cash premiums received during the year,	$42,008 01	
Deduct return premiums,	989 76	
Net cash premiums received,		$41,018 25
Received for interest on mortgages,		1,198 95
for interest from all other sources,		10,631 76
for rents,		800 00
Deposit notes received during the year,	$41,018 25	
Gross cash income,		$53,648 96

EXPENDITURES.

Paid for losses during the year,	$22,676 16
for brokerage and commissions,	6,628 20
for salaries and fees of officers and employees,	4,947 92
for State and local taxes,	741 22
for profits or surplus on terminated policies,	12,657 30
for rents,	300 00
for incidental expenses,	722 74
repairs on real estate,	14 83
Gross cash expenditures,	$48,688 37

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$9,906,018 00	
Risks written during 1883,	2,881,542 00	
Total,		$12,787,560 00
Risks terminated during 1883,		2,558,412 00
Net amount in force Dec. 31, 1883,		$10,229,148 00
Deposit notes received on outstanding risks,		161,480 69
Losses incurred during the year,		26,041 00

Percentage of profits or surplus returned during 1883, 20, 30 and 50 per cent.

Average rate to date, 33 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated 1829. Commenced business 1829.]

DAVID MOORE, *President.* CHARLES S. NICHOLS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Salem Gas Light Company,	$2,000 00	$2,040 00
16 " Lynn Gas Light Company,	1,600 00	1,280 00
15 " Cambridge Railroad,	1,500 00	1,250 00
14 " Salem National Bank,	1,400 00	1,680 00
11 " Asiatic National Bank,	330 00	462 00
Toledo city bonds,	2,000 00	2,170 00

Chicago city bonds,	$2,000 00	$2,260 00
Cleveland city bonds,	2,000 00	2,270 00
Cincinnati city bonds,	2,000 00	2,290 00
Springfield city bonds,	1,000 00	1,230 00
Newburyport city bonds,	1,000 00	1,110 00
Fall River city bonds,	1,000 00	1,230 00
Portland city bonds,	1,000 00	1,035 00
Brooklyn city bonds,	1,000 00	1,240 00
St. Louis city bonds,	1,000 00	1,140 00
Concord city bonds,	1,000 00	1,140 00
Louisville city bonds,	1,000 00	1,020 00
Medford town bonds,	1,000 00	1,100 00
St. Louis county bonds,	1,000 00	1,120 00
Eastern Railroad bonds,	2,000 00	2,210 00
Northern Pacific Railroad bonds,	2,000 00	2,040 00
Essex Railroad bonds,	1,500 00	1,537 50
Old Colony Railroad bonds,	2,000 00	2,380 00
Boston and Lowell Railroad bonds,	1,000 00	1,120 00
Michigan Central Railroad bonds,	1,000 00	1,100 00
Chic., Burl. and Quincy Railroad bonds,	2,000 00	2,300 00
	$36,330 00	$39,754 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$800 00	
Stocks, bonds, etc., as per schedule,	39,754 50	
Cash in the office of the company,	657 45	
Premiums in course of collection (net),	87 25	
Interest accrued,	698 33	
Gross assets,		$41,997 53

LIABILITIES.

Unearned premiums on outstanding risks,	$7,259 95	
Dividends of profits due on terminated policies,	73 67	
State and local taxes, due or accrued,	6 38	
Salaries and incidental expenses,	283 07	
Gross liabilities,		7,623 07
Surplus,		$34,374 46

INCOME.

Gross cash premiums received during the year,	$3,703 05	
Deduct return premiums,	89 19	
Net cash premiums received,		$3,613 86
Received for interest on mortgages,		16 33
Received for interest from all other sources,		2,300 45
Deposit notes received during the year,	$11,074 75	
Gross cash income,		$5,930 64

EXPENDITURES.

Paid for losses during the year,	$241 83
for brokerage and commissions,	42 27
for salaries and fees of officers and employees,	889 90
for State and local taxes,	32 59
for profits or surplus on terminated policies,	2,958 22
for incidental expenses,	43 75
Gross cash expenditures,	$4,208 56

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$789,150 00	
Risks written during 1883,	202,250 00	
Total,		$991,400 00
Risks terminated during 1883,		211,200 00
Net amount in force Dec. 31, 1883,		$780,200 00
Deposit notes received on outstanding risks,		43,559 67
Losses incurred during the year,		241 83

Percentage of profits or surplus returned during 1883, 75 per cent.
Average rate to date, 60 per cent.

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated Feb. 17, 1870. Commenced business, May 1, 1870.]

STEPHEN DAVOL, *President.* ISAAC B. CHACE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds,	$10,000 00	$12,400 00
Fall River city bonds,	6,000 00	7,380 00
Worcester city bonds,	1,000 00	1,180 00
Lawrence city bonds,	5,000 00	5,900 00
Boston city bonds,	5,000 00	5,900 00
Taunton city bonds,	10,000 00	11,200 00
United States bonds,	30,000 00	36,000 00
Corporation notes,	–	88,000 00
		$167,960 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$167,960 00	
Cash in the office of the company,	357 83	
Cash deposited in bank,	7,282 11	
Premiums in course of collection (net)	841 86	
Interest accrued,	1,933 95	
Office furniture,	$500 00	
Gross assets,		$178,375 75

Liabilities.

Claimed and reported losses, not adjusted,	$19,000 00	
Unearned premiums on outstanding risks,	75,370 54	
State and local taxes, due or accrued,	314 83	
Gross liabilities,		$94,685 37
Surplus,		$83,690 38

Income.

Gross cash premiums received during the year,	$156,720 36	
Deduct return premiums,	8,046 75	
Net cash premiums received,		$148,673 61
Received for interest from all sources,		6,309 45
Deposit notes received during the year,	$783,601 80	
Gross cash income,		$154,983 06

Expenditures.

Paid for losses during the year,	$58,852 29
for salaries and fees of officers and employees,	4,309 92
for State and local taxes,	1,488 54
for profits or surplus on terminated policies,	74,159 26
for rents,	276 00
for incidental expenses,	2,083 58
Gross cash expenditures,	$141,169 59

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$14,510,609 79	
Risks written during 1883,	17,222,083 07	
Total,		$31,732,692 86
Risks terminated during 1883,		15,359,329 29
Net amount in force Dec 31, 1883,		$16,373,363 57
Deposit notes received on outstanding risks,		753,705 35
Losses incurred during the year,		31,879 71

Percentage of profits or surplus returned during 1883, $53\frac{75}{100}$ per cent.
Average rate to date, $52\frac{89}{100}$ per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

[Incorporated March 23, 1847. Commenced business Sept. 1, 1847.]

L. H. Bradford, *President.* E. P. Downe, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Agricultural Branch Railroad bonds, . .	$6,000 00	$6,200 00
8 shares Lancaster National Bank, Clinton,	800 00	1,200 00
	$6,800 00	$7,400 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
12 shares N. E. Telephone and Tel. Co., .	$600 00	$1,000 00
150 " Simonds Manufacturing Co., .	22,500 00	13,800 00
70 " Lowell and Framingham R.R., .	3,500 00	3,200 00
100 " C. N. Nelson Lumber Co., . .	5,000 00	5,000 00
H. A. Pitts & Sons' Manufacturing Co., .	4,013 75	3,432 44
Personal loans, secured, ...	–	113,820 83
		$140,253 27

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$10,768 00	
Loans on mortgage of real estate (first liens),	82,668 34	
Stocks, bonds, etc., as per schedule, . .	7,400 00	
Loans on collateral security, as per schedule,	140,253 27	
Cash in the office of the company, . .	1,212 46	
Cash deposited in bank, ...	5,975 07	
Premiums in course of collection (net), .	6,470 72	
Interest due and accrued, ...	3,096 22	
Gross assets, ...		$257,844 08

Liabilities.

Losses and claims adjusted, but not due, .	$2,836 50	
Claimed and reported losses, not adjusted,	4,211 77	
Claims for losses disputed or resisted, .	1,800 00	
Unearned premiums on outstanding risks, .	130,281 64	
Dividends of profits due on terminated policies, ...	3,351 00	
State and local taxes, due or accrued, .	329 18	
Rents, salaries and incidental expenses, .	421 15	
Gross liabilities, ...		143,231 24
Surplus, ...		$114,612 84

Income.

Gross cash premiums received during the year,		$103,051 69
Received for interest and rent,		15,648 14
Deposit notes received during the year,	$102,694 44	
Gross cash income,		$118,699 83

Expenditures.

Paid for losses during the year,	$77,936 19
for brokerage and commissions,	14,771 68
for salaries and fees of officers and employees,	5,164 50
for State and local taxes,	971 74
for profits or surplus on terminated policies,	30,150 89
for rents,	600 00
for incidental expenses,	2,208 83
Gross cash expenditures,	$131,803 83

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$16,212,516 00	
Risks written during 1883,	6,519,221 00	
Total,		$22,731,737 00
Risks terminated during 1883,		5,533,689 00
Net amount in force Dec. 31, 1883,		$17,198,048 00
Deposit notes received on outstanding risks,		260,563 27
Losses incurred during the year,		78,299 46

Percentage of profits or surplus returned during 1883, 20 to 50 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated Feb. 11, 1828. Commenced business Sept. 29, 1829.]

Rufus Howland, *President.* Gorham D. Williams, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Vermont and Massachusetts bonds of Fitchburg Railroad,	$11,000 00	$12,100 00
50 shares Greenfield Gas Light Company,	2,500 00	2,500 00
17 shares Shelburne Falls National Bank,	1,700 00	2,380 00
	$15,200 00	$16,980 00

Summary of Assets, Dec. 31, 1883.

Loans on mortgage of real estate (first liens),	$300 00	
Stocks and bonds, as per schedule,	16,980 00	
Loans on personal security,	270 31	
Cash in the office of the company,	233 77	
Cash deposited in bank,	2,629 65	
Premiums in course of collection (net),	1,008 25	
Interest accrued,	197 00	
Office furniture, $500 00		
Gross assets,		$21,618 98

Liabilities.

Claimed and reported losses, not adjusted,	$20 00	
Owing for borrowed money,	*1,600 00	
Unearned premiums on outstanding risks,	13,920 64	
Dividends of profits due on terminated policies,	83 87	
State and local taxes, due or accrued,	7 30	
Salaries and incidental expenses,	429 04	
Gross liabilities,		16,060 85
Surplus,		$5,558 13

Income.

Gross cash premiums received during the year,	$3,608 84	
Deduct return premiums,	182 89	
Net cash premiums received,		$3,425 95
Received for interest on mortgages,		12 79
Received for interest from all other sources,		869 55
Deposit notes received during the year,	$10,826 52	
Gross cash income,		$4,308 29

Expenditures.

Paid for losses during the year,	$3,922 54
for brokerage and commissions,	347 12
for salaries and fees of officers and employees,	572 92
for interest on borrowed money,	11 78
for State and local taxes,	35 97
for profits or surplus on terminated policies,	1,142 03
for rents,	127 50
for incidental expenses,	223 55
Gross cash expenditures,	$6,383 41

* Paid since Jan. 1, 1884.

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$2,349,334 00	
Risks written during 1883,	306,439 50	
Total,		$2,655,773 50
Risks terminated during 1883,		323,182 00
Net amount in force Dec. 31, 1883,		$2,332,591 50
Deposit notes received on outstanding risks,		85,523 84
Losses incurred during the year,		3,570 73

Percentage of profits or surplus returned during 1883, 25 and 40 per cent.

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business, March 28, 1828.]

MOSES FOSTER, *President.* N. H. GRIFFITH, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments upon deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash in the office of the company,	$28 02
Gross assets,	$28 02

LIABILITIES.

Owing for borrowed money,	$2,150 00	
Gross liabilities,		$2,150 00

INCOME.

Received from assessments on deposit notes,		$389 19
from borrowed money,		250 00
from policy fees,		324 00
Deposit notes received during the year,	$19,522 05	
Gross cash income,		$963 19

EXPENDITURES.

Paid for losses during the year,	$218 68
for salaries and fees of officers and employees,	613 73
for interest on borrowed money,	120 40
for State and local taxes,	3 77
for rents,	25 00
for incidental expenses,	12 89
Gross cash expenditures,	$994 47

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$1,438,604 00	
Risks written during 1883,	302,772 00	
Total,		$1,741,376 00
Risks terminated during 1883,		260,780 00
Net amount in force Dec. 31, 1883,		$1,480,596 00
Deposit notes received on outstanding risks,		87,285 58
Losses incurred during the year,		218 68
Assessments laid on deposit notes,		389 19

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business, July 1, 1832.]

GEORGE W. HUBBARD, *President.* OLIVER WALKER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
63 shares Connecticut River Railroad,	$6,300 00	$10,395 00
20 " Northampton National Bank,	2,000 00	3,400 00
22 " Chicago, Burl. and Quincy R. R.	2,200 00	2,640 00
Kansas Pacific Railroad consols,	5,000 00	4,700 00
	$15,500 00	$21,135 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate, (first liens),	$26,168 97	
Stocks, bonds, etc., as per schedule,	21,135 00	
Cash in the office of the company,	185 40	
Cash deposited in bank,	3,749 67	
Interest accrued,	531 27	
Office furniture,	$500 00	
Gross assets,		$51,770 31

LIABILITIES.

Claimed and reported losses not adjusted,	$400 00	
Unearned premiums on outstanding risks,	23,066 32	
Dividends of profits due on terminated policies,	135 48	
State and local taxes, due or accrued,	20 73	
Gross liabilities,		23,622 53
Surplus,		$28,147 78

Income.

Gross cash premiums received during the year,	$11,815 02	
Deduct return premiums,	287 00	
Net cash premiums received,		$11,528 02
Received for interest on mortgages,		1,290 19
Received for interest from all other sources,		1,343 56
Deposit notes received during the year,	$35,445 06	
Gross cash income,		$14,161 77

Expenditures.

Paid for losses during the year,	$5,930 45
for brokerage and commissions,	1,118 81
for salaries and fees of officers and employees,	1,459 00
for State and local taxes,	107 91
for profits or surplus on terminated policies,	4,250 58
for rents,	150 00
for incidental expenses,	353 45
Gross cash expenditures,	$13,370 20

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$3,453,987 00	
Risks written during 1883,	967,640 00	
Total,		$4,421,627 00
Risks terminated during 1883,		884,135 00
Net amount in force Dec. 31, 1883,		$3,537,492 00
Deposit notes received on outstanding risks,		138,142 48
Losses incurred during the year,		5,055 45

Percentage of profits or surplus returned during 1883, 40 per cent.
Average rate to date, 40 per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business Sept. 1, 1826.]

Amos Bates, *President.* Henry W. Cushing, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$10,000 00	$11,487 50
Maine State bonds,	11,000 00	12,347 50
Portland city bonds,	3,000 00	3,540 00
Hingham Water Company's bonds,	5,000 00	5,000 00
Plymouth water scrip,	4,000 00	4,000 00
57 shares Hingham National Bank,	3,990 00	3,990 00

60 shares	Old Colony Nat'l B'k, Plymouth,	$6,000 00	$8,760 00
15 "	Abington Nat'l Bank, Abington,	1,500 00	1,890 00
10 "	Globe National Bank, Boston,	1,000 00	1,030 00
19 "	Hamilton National Bank, Boston,	1,900 00	2,242 00
29 "	Eagle National Bank, Boston,	2,900 00	3,171 87
12 "	Union National Bank, Boston,	1,200 00	1,710 00
34 "	State National Bank, Boston,	3,400 00	4,386 00
26 "	North America Nat'l B'k, Boston,	2,600 00	2,808 00
11 "	Commerce Nat'l Bank, Boston,	1,100 00	1,273 25
45 "	Webster National Bank, Boston,	4,500 00	4,927 50
50 "	Hingham Water Company,	5,000 00	5,000 00
92 "	Old Colony Railroad,	9,200 00	12,834 00
84 "	Boston and Albany Railroad,	8,400 00	14,742 00
Boston and Albany Railroad bonds,		5,000 00	6,100 00
Boston and Lowell Railroad bonds,		10,000 00	11,525 00
Boston and Maine Railroad bonds,		10,000 00	12,400 00
Eastern Railroad bonds,		5,000 00	5,556 25
Union Pacific Railroad bonds,		5,000 00	5,712 50
Chicago, Burl. and Quincy Railroad bonds,		5,000 00	6,400 00
Chicago Sewerage Commission bond,		1,000 00	1,000 00
		$126,690 00	$153,833 37

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$9,500 00	
Loans on mortgage of real estate (first liens),	152,950 00	
Stocks, bonds, etc., as per schedule,	153,833 37	
Loan to town of Hull,	3,500 00	
Cash in the office of the company,	75 94	
Cash deposited in bank,	8,968 24	
Premiums in course of collection (net),	640 66	
Interest due and accrued,	9,663 36	
Gross assets,		$339,131 57

Liabilities.

Claimed and reported losses, not adjusted,	$350 00	
Unearned premiums on outstanding risks,	184,249 42	
State and local taxes, due or accrued,	87 42	
Salaries and incidental expenses,	118 00	
Gross liabilities,		184,804 84
Surplus,		$154,326 73

Income.

Gross cash premiums received during the year,		$49,472 44
Received for interest on mortgages,		7,247 02
for interest from all other sources,		9,719 68
for rents,		351 00
Deposit notes received during the year,	$48,518 04	
Gross cash income,		$66,790 14

EXPENDITURES.

Paid for losses during the year,	$21,147 46
for brokerage and commissions,	6,971 87
for salaries and fees of officers and employees,	3,633 44
for State and local taxes,	587 21
for profits or surplus on terminated policies,	31,743 48
for incidental expenses,	673 73
for repairs on real estate,	191 92
Gross cash expenditures,	$64,949 11

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$21,531,997 00	
Risks written during 1883,	3,252,713 00	
Total,		$24,784,710 00
Risks terminated during 1883,		2,767,864 00
Net amount in force Dec. 31, 1883,		$22,016,846 00
Deposit notes received on outstanding risks,		646,658 13
Losses incurred during the year,		21,141 96

Percentage of profits or surplus returned during 1883, 65 per cent.
Average rate to date, 75 per cent.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

ALFRED A. ABBOTT, *President.* THOMAS H. JOHNSON, *Secretary.*

GUARANTY CAPITAL $100,000.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$40,000 00	$49,950 00
Massachusetts state bonds,	4,000 00	4,520 00
New Hampshire state bonds,	4,000 00	4,880 00
Marion County (Ind.) bonds,	5,000 00	5,750 00
Boston (Mass.) city bonds,	5,000 00	5,225 00
Cincinnati (O.) city bonds,	11,000 00	13,400 00
Cleveland (O.) city bonds,	5,000 00	5,750 00
Chicago (Ill.) city bonds,	8,000 00	9,340 00
Chelsea (Mass.) city bonds,	17,000 00	19,550 00
Cambridge (Mass.) city bonds,	10,000 00	10,000 00
Evansville (Ind.) city bonds,	5,000 00	5,000 00
Hartford (Conn.) city bonds,	10,000 00	11,400 00
Jeffersonville (Ind.) city bonds,	7,000 00	7,700 00
Jacksonville (Ill.) city bonds,	5,000 00	5,150 00

Lawrence (Mass.) city bonds,			$5,000 00	$5,900 00
Lynn (Mass.) city bonds,			5,000 00	5,000 00
Lowell (Mass.) city bonds,			4,000 00	4,480 00
Milwaukee (Wis.) city bonds,			7,500 00	8,250 00
Minneapolis (Minn.) city bonds,			5,000 00	6,250 00
Portland (Me.) city bonds,			5,000 00	5,200 00
St. Louis (Mo.) city bonds,			15,000 00	16,300 00
Salem (Mass.) city bonds,			10,000 00	11,350 00
Delaware and Hudson Canal Co. bonds,			5,000 00	6,325 00
Baltimore and Ohio Railroad bonds,			10,000 00	11,400 00
Chesapeake and Ohio Railroad bonds,			10,000 00	11,000 00
Chicago, Burl. and Quincy Railroad bonds,			16,500 00	18,975 00
Chicago and Alton Railroad bonds,			5,000 00	5,725 00
Chicago and Eastern Illinois R. R. bonds,			5,000 00	4,900 00
Central Pacific Railroad land grant bonds,			10,000 00	10,400 00
Central Pacific R. R. first mortgage bonds,			7,000 00	8,015 00
Central New Jersey Railroad bonds,			6,000 00	6,732 50
Denver, S. Pk. and Pacific R. R. bonds,			7,000 00	6,650 00
Eastern Railroad bonds,			10,000 00	11,000 00
Jackson, Lang. and Saginaw R. R. bonds,			6,000 00	6,900 00
Lehigh Valley Railroad bonds,			5,000 00	6,125 00
New York and New England R. R. bonds,			10,000 00	9,840 00
Scioto Valley Railroad bonds,			6,000 00	5,520 00
Terre Haute and So. Eastern R. R. bonds,			5,000 00	5,150 00
Union Pacific Railroad bonds,			15,000 00	17,550 00
Canada and Vermont Railroad bonds,			2,000 00	1,250 00
31	shares	Old Colony Railroad,	3,100 00	4,293 50
50	"	Portland, Ports. and Saco R. R.,	5,000 00	5,750 00
100	"	Pitts., Ft. Wayne and Chic. R.R.,	10,000 00	13,250 00
40	"	National Exchange B'k, Salem,	4,000 00	4.800 00
10	"	First National Bank, Salem,	1,000 00	1,220 00
35	"	Mercantile Nat'l Bank, Salem,	3,500 00	4,200 00
41	"	Naumkeag Nat'l Bank, Salem,	4,100 00	6,150 00
140	"	Salem National Bank, Salem,	14,000 00	16,800 00
30	"	Atlantic National Bank, Boston,	3,000 00	4,635 00
50	"	Nat'l Bank of Republic, Boston,	5,000 00	6,450 00
15	"	Blackstone Nat'l Bank, Boston,	1,500 00	1,515 00
50	"	Freeman's Nat'l Bank, Boston,	5,000 00	5,937 50
30	"	Globe National Bank, Boston,	3,000 00	3,090 00
100	"	Merchants' Nat'l Bank, Boston,	10,000 00	13,375 00
30	"	National Revere Bank, Boston,	3,000 00	3,547 50
100	"	Second National Bank, Boston,	10,000 00	15,325 00
40	"	Shoe and Leather Nat'l Bank, Boston,	4,000 00	3,800 00
10	"	Beverly Nat'l Bank, Beverly,	1,000 00	1,280 00
20	"	So. Danvers Nat'l B'k, Peabody,	2,000 00	3,000 00
25	"	First Nat'l Bank, Newburyport,	2,500 00	3,125 00
			$427,700 00	$495,446 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$10,000 00	
Loans on mortgage of real estate (first liens),	36,000 00	
Stocks, bonds, etc., as per schedule,	495,446 00	
Cash in the office of the company,	2,302 34	
Cash deposited in bank,	4,957 88	
Premiums in course of collection (net),	799 07	
Interest due and accrued,	5,612 29	
Rent due,	37 50	
Gross assets,		$585,155 08

Liabilities.

Losses and claims adjusted, but not due,	$1,300 00	
Claimed and reported losses, not adjusted,	4,100 00	
Unearned premiums on outstanding risks,	137,630 73	
Gross liabilities,		143,030 73
Surplus,		$442,124 35

Income.

Gross cash premiums received during the year,	$81,380 42	
Deduct return premiums,	1,879 49	
Net cash premiums received,		$79,500 93
Received for interest on mortgages,		1,587 58
for interest from all other sources,		25,220 26
for rents,		2,775 64
Deposit notes received during the year,	$80,138 56	
Gross cash income,		$109,084 41

Expenditures.

Paid for losses during the year,	$30,506 25
for brokerage and commissions,	12,066 99
for salaries and fees of officers and employees,	9,081 00
for State and local taxes,	1,011 52
for profits or surplus on terminated policies,	28,495 71
for incidental expenses,	2,713 17
for dividends on guaranty capital,	7,000 00
Gross cash expenditures,	$90,874 64

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$20,012,252 00	
Risks written during, 1883,	6,233,206 00	
Total,		$26,245,458 00
Risks terminated during 1883,		6,167,934 00
Net amount in force Dec. 31, 1883,		$20,077,524 00

Deposit notes received on outstanding risks,	$274,871 93
Losses incurred during the year,	35,906 25
Whole amount of net profits reserved for the security of the insured,	$85,531 08

Rate of interest actually realized upon the investments of guaranty capital, $5\frac{85}{100}$ per cent.

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

J. C. ABBOTT, *President.* E. T. ABBOTT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston, Concord and Montreal R. R. bonds,	$6,000 00	$6,360 00
Lowell and Lawrence Railroad bonds,	4,000 00	4,400 00
Boston and Lowell Railroad bonds,	6,000 00	6,715 00
Edwardsville town bond,	1,000 00	1,000 00
50 shares Franklin Company,	5,000 00	4,975 00
6 " Vermont and Massachusetts R. R.,	600 00	799 50
5 " Merrimack Manuf'g Company,	5,000 00	6,500 00
9 " Lowell Manufacturing Company,	6,210 00	5,670 00
5 " Appleton Company,	5,000 00	6,000 00
30 " Hill Manufacturing Company,	3,000 00	2,700 00
5 " Massachusetts Cotton Mill,	5,000 00	5,812 50
Consolidated R. R. Co. of Vermont bond,	1,000 00	626 25
	$47,810 00	$51,558 25

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$11,450 00	
Stocks, bonds, etc., as per schedule,	51,558 25	
Cash deposited in bank,	4,498 34	
Premiums in course of collection (net),	573 02	
Interest due and accrued,	629 49	
Gross assets,		$68,709 10

LIABILITIES.

Unearned premiums on outstanding risks,	$15,136 37	
Gross liabilities,		15,136 37
Surplus,		$53,572 73

INCOME.

Gross cash premiums received during the year,	$11,320 18	
Deduct return premiums,	99 12	
Net cash premiums received,		$11,221 06
Received for interest on mortgages,		678 00
for interest from all other sources,		3,847 55
for rents,		150 00
from profit on bonds sold,		384 13
Deposit notes received during the year,	$19,496 00	
Gross cash income,		$16,280 74

EXPENDITURES.

Paid for losses during the year,	$2,100 53
for brokerage and commissions,	197 12
for salaries and fees of officers and employees,	2,817 03
for State and local taxes,	96 27
for profits or surplus on terminated policies,	3,987 07
for rents,	225 00
for incidental expenses,	799 58
Embezzled by former secretary,	2,574 37
Gross cash expenditures,	$12,796 97

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$2,220,585 00	
Risks written during 1883,	877,710 00	
Total,		$3,098,295 00
Risks terminated during 1883,		680,870 00
Net amount in force Dec. 31, 1883,		$2,417,425 00
Deposit notes received on outstanding risks,		59,972 48
Losses incurred during the year,		2,100 53

Percentage of profits or surplus returned during 1883, 40 and 50 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business Aug. 1, 1828.]

THOMAS B. NEWHALL, *President.* WM. F. JOHNSON, *Secretary.*

[NOTE. — Risks taken only in Lynn, Saugus, Lynnfield, Swampscott and Nahant.]

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
52 shares First National Bank, Lynn,	$5,200 00	$6,240 00
20 " National City Bank, Lynn,	2,000 00	3,300 00
5 " Central National Bank, Lynn,	500 00	750 00
10 " Merchants' Nat'l Bank, Boston,	1,000 00	1,340 00

Somerville city bond,	$5,000 00	$5,000 00
Chicago city bond,	3,000 00	3,000 00
Cedar Rapids and Missouri River R.R. bond,	2,000 00	2,300 00
Cambridge city bonds,	2,000 00	2,040 00
United States bonds,	2,000 00	2,460 00
Revere Beach Railroad bonds,	2,000 00	2,200 00
St. Louis city bonds,	2,000 00	2,060 00
Ind'polis, Decatur and Springf'ld R.R. bond,	1,000 00	1,000 00
Ohio and West Virginia Railroad bond,	1,000 00	1,140 00
Burlington city bond,	500 00	500 00
Chicago, Milwaukee and St. Paul R.R. bond,	1,000 00	1,000 00
South Pacific Railroad bond,	500 00	515 00
Atchison, Topeka and Santa Fé R. R. bond,	1,000 00	1,200 00
Atlantic and Pacific Railroad bond,	1,000 00	930 00
Sonora Railroad Company bonds,	2,000 00	1,920 00
Mexican Central Railroad bond,	1,000 00	550 00
Oregon Short Line Railroad bond,	2,000 00	1,800 00
Ogdensburg Railroad bonds,	2,000 00	1,800 00
32 shares Atchison, Topeka and S. F. R. R.,	3,200 00	2,528 00
Personal loans,	–	1,250 00
		$46,823 00

Summary of Assets, Dec. 31, 1883.

Loans on mortgage of real estate (first liens),	$9,475 00	
Stocks, bonds, etc., as per schedule,	46,823 00	
Cash in the office of the company,	80 00	
Cash deposited in bank,	3,935 95	
Premiums in course of collection (net),	104 90	
Interest accrued,	1,059 83	
Office furniture and safe, $400		
Gross assets,		$61,478 68

Liabilities.

Unearned premiums on outstanding risks,	$23,103 59	
Dividends of profits due on terminated policies,	60 60	
Gross liabilities,		23,164 19
Surplus,		$38,314 49

Income.

Gross cash premiums received during the year,	$3,656 92	
Deduct return premiums,	263 56	
Net cash premiums received,		$3,393 36
Received for interest on mortgages,		576 00
Received for interest from all other sources,		2,685 00
Deposit notes received during the year,	$14,621 28	
Gross cash income,		$6,654 36

EXPENDITURES.

Paid for losses during the year,	$150 00
for salaries and fees of officers and employees,	1,408 35
for State and local taxes,	35 73
for profits or surplus on terminated policies,	2,088 68
for rents,	200 00
for incidental expenses,	197 00
Gross cash expenditures,	$4,079 76

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$1,462,141 00	
Risks written during 1883,	271,000 00	
Total,		$1,733,141 00
Risks terminated during 1883,		281,800 00
Net amount in force Dec. 31, 1883,		$1,451,341 00
Deposit notes received on outstanding risks,		79,855 80
Losses incurred during the year,		150 00

Percentage of profits or surplus returned during 1883, 60 per cent.
Average rate to date, 75 per cent.

MASSACHUSETTS MUTUAL FIRE INSURANCE CO., BOSTON.

[Incorporated Dec. 21, 1872. Commenced business, Jan. 1, 1873.]

CHARLES B. CUMINGS, *President.* JOHN M. CORBETT, *Secretary*

Office, 28 State Street.

GUARANTY CAPITAL $200,000.

DETAILED STATEMENT OF STOCK, BONDS, ETC.

	Par value.	Market value.
150 shares Tremont National Bank,	$15,000 00	$16,162 50
80 " Hamilton National Bank,	8,000 00	9,440 00
100 " Merchants' National Bank,	10,000 00	13,375 00
70 " National Union Bank,	7,000 00	9,975 00
160 " New England National Bank,	16,000 00	21,400 00
100 " Columbian National Bank,	10,000 00	12,900 00
25 " Globe National Bank,	2,500 00	2,575 00
100 " National Webster Bank,	10,000 00	10,950 00
50 " Boston and Maine Railroad,	5,000 00	8,050 00
Eastern Railroad bonds,	8,000 00	8,880 00
Nashua and Rochester Railroad bonds,	10,000 00	10,100 00
Michigan Central Railroad bonds,	6,000 00	6,750 00
Burlington & Mo. River Railroad bonds,	29,800 00	29,216 00
Chic.. Clin., Dub. and Minn. Railroad bonds,	10,000 00	10,400 00
Kansas and Mo. River Railroad bonds,	12,000 00	10,560 00
Atch. Topeka and Santa Fé Railroad bonds,	10,000 00	10,450 00
Kan. City, Lawrence and So. R. R. bonds,	6,000 00	6,360 00
Chicago, Burl. and Quincy Railroad bonds,	11,000 00	9,300 00
Boston and Lowell Railroad bonds,	10,000 00	10,600 00
	$196,300 00	$217,443 50

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$15,000 00	
Loans on mortgage of real estate (first liens),	73,500 00	
Stocks, bonds, etc., as per schedule,	217,443 50	
Cash deposited in bank,	11,090 43	
Premiums in course of collection (net),	2,335 05	
Interest and rent accrued,	3,373 85	
Gross assets,		$322,742 83

Liabilities.

Unearned premiums on outstanding risks,	$77,697 35	
Returned premiums on cancelled policies,	20 96	
Dividends of profits due on terminated policies,	2,113 11	
Gross liabilities,		79,831 42
Surplus,		$242,911 41

Income.

Gross cash premiums received during the year,	$56,334 02	
Deduct return premiums,*	590 85	
Net cash premiums received,		$55,743 17
Received for interest on mortgages,		5,301 67
for interest from all other sources,		10,384 19
for rents,		1,558 66
from profit on sale of real estate,		700 00
Gross cash income,		$73,687 69

Expenditures.

Paid for losses during the year,		$10,474 98
for brokerage and commissions,		3,780 51
for salaries and fees of officers and employees,		10,080 51
for interest on borrowed money,		570 92
for State and local taxes,		2,669 17
for rents,		2,250 00
for dividends on guaranty capital,		14,000 00
for incidental expenses,		1,127 01
		$44,953 10
Paid for profits or surplus on terminated policies,	$18,011 47	
Cash premiums on cancelled policies returned,	611 08	
		18,622 55
Gross cash expenditures,		$63,575 65

* On cancelled policies written during the year.

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$16,710,295 00	
Risks written during 1883,	8,849,401 00	
Total,		$25,559,696 00
Risks terminated during 1883,		8,943,170 00
Net amount in force Dec. 31, 1883,		$16,616,526 00
Losses incurred during the year,		10,477 38

Percentage of profits or surplus returned during 1883, 25 per cent.

Average rate to date, $22\frac{8}{10}$ per cent.

Whole amount of net profits reserved for the security of the insured, $20,376.65.

Rate of interest realized on investments of guarantee capital, $5\frac{43}{100}$ per cent.

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business Jan. 1, 1847.]

JOHN D. WASHBURN, *President.* ELIJAH B. STODDARD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds,	$20,000 00	$20,000 00
Providence and Worcester R. R. bonds,	25,000 00	30,000 00
Lawrence city bonds,	20,000 00	20,000 00
20 shares Central National Bank,	2,000 00	2,700 00
25 " Wachuset National Bank,	2,500 00	5,000 00
20 " Westminster National Bank,	2,000 00	2,000 00
13 " Mechanics' National Bank,	1,300 00	1,495 00
6 " Quinsigamond National Bank,	600 00	690 00
50 " Atch., Topeka and Santa Fé R.R.,	5,000 00	4,087 50
25 " Union Pacific Railroad,	2,500 00	2,206 25
	$80,900 00	$88,178 75

Securities held as collateral for cash loans: —

	Loaned thereon.
10 shares Worcester and Nashua Railroad,	
5 shares Worcester Safe Deposit and Trust Company,	$1,500 00
Personal loans,	
Loan to Providence and Worcester Railroad,	25,000 00
	$26,500 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$37,500 00
Loans on mortgage of real estate (first liens),	2,000 00
Stocks, bonds, etc., as per schedule,	88,178 75

Loans on collateral security, as per schedule,	$26,500 00	
Cash in the office of the company,	241 70	
Cash deposited in bank,	61,257 06	
Premiums in course of collection (net),	4,875 56	
Interest accrued,	1,000 00	
Bills receivable,	130 00	
Gross assets,		$221,683 07

LIABILITIES.

Unearned premiums on outstanding risks,	$106,965 47	
Dividends of profits due on terminated policies,	2,000 00	
Gross liabilities,		108,965 47
Surplus,		$112,717 60

INCOME.

Gross cash premiums received during the year,	$52,853 60	
Deduct return premiums,	1,663 72	
Net cash premiums received,		$51,189 88
Received for interest on mortgages,		100 00
for interest from all other sources,		8,879 05
for rents,		2,854 25
Deposit notes received during the year,	$51,892 33	
Gross cash income,		$63,023 18

EXPENDITURES.

Paid for losses during the year,	$25,710 06
for brokerage and commissions,	7,584 67
for salaries and fees of officers and employees,	6,772 25
for State and local taxes,	1,062 98
for profits or surplus on terminated policies,	16,938 39
for rents,	1,500 00
for incidental expenses,	2,475 11
Gross cash expenditures,	$62,043 46

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$14,397,294 00	
Risks written during 1883,	3,975,792 00	
Total,		$18,373,086 00
Risks terminated during 1883,		3,288,820 00
Net amount in force Dec. 31, 1883,		$15,084,266 00
Deposit notes received on outstanding risks,		213,930 94
Losses incurred during the year,		25,710 06

Percentage of profits or surplus returned during 1883, 20, 30, 50 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated Feb. 7, 1828. Commenced busines April 1, 1828.]

WILLIAM S. JENKINS, *President.* JOSEPH A. SMART, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Cambridge Horse Railroad bonds,	$10,000 00	$10,200 00
Cleveland city bonds,	4,000 00	4,101 00
Cincinnati city bonds,	9,000 00	10,300 00
Boston and Maine Railroad bonds,	10,000 00	12,400 00
Fall River city bonds,	10,000 00	11,785 00
Lynn city bonds,	5,000 00	5,750 00
Albany city bonds,	10,000 00	10,950 00
United States bonds,	27,000 00	36,180 00
Chicago water loan,	12,000 00	13,920 00
St. Louis city bonds,	6,000 00	6,360 00
Charlestown city bonds,	5,000 00	5,800 00
Boston and Providence Railroad bonds,	5,000 00	6,200 00
Boston and Lowell Railroad bonds,	5,000 00	5,900 00
Northampton town bonds,	5,000 00	5,700 00
Old Colony Railroad bonds,	10,000 00	11,850 00
Chicago, Burl. and Quincy R. R. bonds,	10,000 00	10,550 00
Pullman Palace Car Company bonds,	10,000 00	10,700 00
Chicago and North Western R. R. bonds,	10,000 00	10,200 00
Metropolitan Horse Railroad bonds,	10,000 00	10,375 00
Atch., Topeka and Santa Fé R. R. bonds,	10,000 00	8,900 00
Maine state bonds,	6,000 00	6,750 00
	$189,000 00	$214,871 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$3,000 00	
Stocks, bonds, etc., as per schedule,	214,871 00	
Cash in the office of the company,	8,744 20	
Cash deposited in bank,	10,038 86	
Premiums in course of collection (net),	2,973 90	
Interest due and accrued,	4,267 45	
Gross assets,		$243,895 41

LIABILITIES.

Losses and claims adjusted, but not due,	$1,662 00	
Claims for losses disputed or resisted,	533 41	
Unearned premiums on outstanding risks,	118,581 65	
Dividends of profits due on terminated policies,	300 00	
Incidental expenses,	200 00	
Gross liabilities,		121,277 06
Surplus,		$122,618 35

INCOME.

Gross cash premiums received during the year,	$62,676 57	
Deduct return premiums,	2,183 38	
Net cash premiums received,		$60,493 19
Received for interest on mortgages,		283 00
Received for interest from all other sources,		11,452 84
Deposit notes received during the year,	$124,538 04	
Gross cash income,		$72,229 03

EXPENDITURES.

Paid for losses during the year,	$16,995 38
for brokerage and commissions,	9,035 49
for salaries and fees of officers and employees,	4,163 00
for State and local taxes,	646 92
for profits or surplus on terminated policies,	23,761 90
for rents,	140 00
for incidental expenses,	1,556 65
Gross cash expenditures,	$56,299 34

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$16,327,489 00	
Risks written during 1883,	4,644,882 00	
Total,		$20,972,371 00
Risks terminated during 1883,		3,983,041 00
Net amount in force Dec. 31, 1883,		$16,989,330 00
Deposit notes received on outstanding risks,		352,607 88
Losses incurred during the year,		16,708 79

Percentage of profits or surplus returned during 1883, 40 and 50 per cent.

Average rate to date, 45 per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* RICHARD BARRETT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
50 shares	Blackstone Nat'l Bank, Boston,	$5,000 00	$5,056 25
15 "	Merchants' Nat'l Bank, Boston,	1,500 00	2,009 12
40 "	Webster Nat'l Bank, Boston,	4,000 00	4,380 00
25 "	Eliot National Bank, Boston,	2,500 00	3,100 00
53 "	Boston National Bank, Boston,	5,300 00	6,227 50

54 shares Howard Nat'l Bank, Boston,	$5,400 00	$6,588 00
30 " Revere Nat'l Bank, Boston,	3,000 00	3,547 50
113 " Shawmut Nat'l Bank, Boston,	11,300 00	13,051 50
20 " Faneuil Hall Nat'l Bank, Boston,	2,000 00	2,615 00
44 " No. America Nat'l Bank, Boston,	4,400 00	4,752 00
10 " Central Nat'l Bank, Boston,	1,000 00	672 50
36 " Traders' Nat'l Bank, Boston,	3,600 00	2,979 00
18 " State Nat'l Bank, Boston,	1,800 00	2,322 00
33 " Concord Nat'l Bank, Concord,	3,300 00	4,950 00
Central National Bank loan,	1,000 00	1,000 00
44 shares Boston and Albany Railroad,	4,400 00	7,722 00
28 " Fitchburg Railroad,	2,800 00	3,402 00
50 " Phila., Wilmington and Balt. R.R.	2,500 00	3,100 00
Boston and Albany Railroad bonds,	40,000 00	48,800 00
Eastern Railroad bonds,	6,000 00	6,667 50
Burlington and Missouri Railroad bonds,	4,000 00	3,340 00
Connotton Valley Railroad bonds,	8,000 00	2,400 00
Bath city bonds,	3,000 00	3,060 00
United States bonds,	13,000 00	16,185 00
	$138,800 00	$157,926 87

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Atch., Topeka and Santa Fé R. R. bond,	$1,225 00	$1,000 00
United States bonds,	22,332 50	18,000 00
Concord water loan,	–	22,500 00
Personal loans,	–	17,700 00
		$59,200 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$37,500 00	
Loans on mortgage of real estate (first liens),	115,500 00	
Stocks, bonds, etc., as per schedule,	157,926 87	
Loans on collateral security, as per schedule,	59,200 00	
Cash in the office of the company,	6,301 64	
Cash deposited in bank,	15,456 15	
Premiums in course of collection (net),	5,605 40	
Interest due and accrued,	8,034 13	
Gross assets,		$405,524 19

Liabilities.

Unearned premiums on outstanding risks,	$147,167 15	
Dividends of profits due on terminated policies,	184 50	
State and local taxes, due or accrued,	171 85	
Gross liabilities,		147,523 50
Surplus,		$258,000 69

INCOME.

Gross cash premiums received during the year,		$78,917 39
Received for interest on mortgages,		5,914 15
for interest from all other sources,		10,531 94
for rents,		525 00
from policy fees,		132 00
Deposit notes received during the year,	$78,262 89	
Gross cash income,		$96,020 48

EXPENDITURES.

Paid for losses during the year,	$20,052 74
for brokerage and commissions,	11,203 65
for salaries and fees of officers and employees,	6,854 00
for State and local taxes,	1,214 23
for profits or surplus on terminated policies,	40,598 43
for incidental expenses,	1,828 21
Gross cash expenditures,	$81,751 26

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$19,693,615 00	
Risks written during 1883,	5,383,585 00	
Total,		$25,077,200 00
Risks terminated during 1833,		4,686,474 00
Net amount in force Dec. 31, 1883,		$20,390,726 00
Deposit notes received on outstanding risks,		294,334 31
Losses incurred during the year,		20,052 74

Percentage of profits or surplus returned during 1883, 50 and 60 per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business, Jan. 1, 1852.]

GEO. L. COOK, *Secretary.* GEO. G. PARKER, *President.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford National Bank,	$1,000 00	$1,350 00
9 " Hide and Leather National Bank,	900 00	1,026 00
Milford Water Works, Co. notes,	–	5,000 00
		$7,376 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, etc , as per schedule,	$7,376 00	
Cash in the office of the company,	885 44	
Premiums in course of collection (net),	266 84	
Interest due,	98 00	
Office furniture,	$100 00	
Gross assets,		$8,626 28

Liabilities.

Unearned premiums on outstanding risks,	$3,944 22	
Dividends of profits due on terminated policies,	8 42	
Incidental expenses,	72 84	
Gross liabilities,		$4,025 48
Surplus,		$4,600 80

Income.

Gross cash premiums received during the year,	$1,865 01	
Deduct return premiums,	62 83	
Net cash premiums received,		$1,802 18
Received for interest from all sources,		300 00
Received from all other sources,		50 00
Deposit notes received during the year,	$5,595 03	
Gross cash income,		$2,152 18

Expenditures.

Paid for losses during the year,	$246 70
for brokerage and commissions,	46 39
for salaries and fees of officers and employees,	337 30
for State and local taxes,	19 58
for profits or surplus on terminated policies,	362 47
for incidental expenses,	141 67
Gross cash expenditures,	$1,154 11

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$779,339 00	
Risks written during 1883,	179,475 00	
Total,		$958,814 00
Risks terminated during 1883,		127,926 00
Net amount in force Dec. 31, 1883,		$830,888 00
Deposit notes received on outstanding risks,		23,665 35
Losses incurred during the year,		246 70

Percentage of profits or surplus returned during 1883, 25 per cent.
Average rate to date, 25 per cent.

MILL-OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1873. Commenced business Aug. 1, 1873.]

WILLIAM H. KENT, *President* FREDERICK S. CABOT, *Secretary.*

Office, 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds,	$35,000 00	$36,400 00
Ottawa and Burlington Railroad bonds,	5,000 00	5,550 00
Chicago, Burl. and Quincy Railroad bonds,	17,000 00	15,130 00
Corporation notes,	–	55,000 00
		$112,080 00

SUMMARY OF ASSETS DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$112,080 00	
Cash in the office of the company,	54 62	
Cash deposited in bank,	16,543 63	
Premiums in course of collection (net),	664 45	
Interest accrued,	2,095 81	
Office furniture,	$400 00	
Gross assets,		$131,438 51

LIABILITIES.

Unearned premiums on outstanding risks,	$78,266 53	
State and local taxes, due or accrued,	329 58	
Gross liabilities		78,596 11
Surplus,		$52,842 40

INCOME.

Gross cash premiums received during the year,	$163,600 91	
Deduct return premiums,	6,255 79	
Net cash premiums received,		$157,345 12
Received for interest from all sources,		3,900 73
Deposit notes received during the year,	$815,760 15	
Gross cash income,		$161,245 85

EXPENDITURES.

Paid for losses during the year,	$68,645 44
for salaries and fees of officers and employees,	9,500 00
for State and local taxes,	1,560 86
for profits or surplus on terminated policies,	71,361 06
for rents,	1,334 00
for incidental expenses,	3,127 98
Gross cash expenditures,	$155,529 34

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$14,879,140 00	
Risks written during 1883,	17,744,234 00	
Total,		$32,623,374 00
Risks terminated during 1883,		15,768,956 00
Net amount in force Dec. 31, 1883,		$16,854,418 00
Deposit notes received on outstanding risks,		782,665 35
Losses incurred during the year,		29,000 55

Percentage of profits or surplus returned during 1883, $50\frac{9}{10}$ per cent.
Average rate to date, $60\frac{7}{100}$ per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated Feb. 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.* FRANK R. YOUNG, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston & Albany Railroad bonds,	$7,000 00	$8,610 00
Union Pacific Railroad bonds,	5,000 00	5,800 00
St. Johnsbury and Lake Champ. R.R. bonds,	5,000 00	5,500 00
Vermont Valley Railroad bonds,	4,000 00	4,200 00
75 shares Second Nat'l Bank, Springfield,	7,500 00	13,500 00
61 " Chicopee Nat'l Bank, Springfield,	6,100 00	10,370 00
25 " J. Hancock Nat'l B'k, Springf'ld,	2,500 00	3,250 00
25 " First Nat'l Bank, Springfield,	2,500 00	4,125 00
25 " Chapin Nat'l Bank, Springfield,	2,500 00	3,200 00
10 " Monson Nat'l Bank, Monson,	1,000 00	1,500 00
10 " First National Bank, Chicopee,	1,000 00	1,700 00
50 " Hadley Falls Nat'l B'k, Holyoke,	5,000 00	8,500 00
50 " Nat'l Bank of Commerce, Boston,	5,000 00	5,750 00
55 " Boston and Albany Railroad,	5,500 00	9,680 00
100 " N.Y. Central and Hudson R.R.R.,	10,000 00	11,200 00
50 " Chicago, Burl. and Quincy,	5,000 00	6,000 00
50 " Union Pacific Railroad,	5,000 00	3,500 00
40 " Lake Shore and Mich. So. R.R.,	4,000 00	3,800 00
	$83,600 00	$110,185 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$11,350 00	
Stocks, bonds, etc., as per schedule,	110,185 00	
Cash in the office of the company,	322 48	
Cash deposited in bank,	3,167 37	
Interest accrued,	698 17	
Gross assets,		$125,723 02

Liabilities.

Unearned premiums on outstanding risks,	$30,405 27	
Dividends of profits due on terminated policies,	470 76	
Gross liabilities,		$30,876 03
Surplus,		$94,846 99

Income.

Gross cash premiums received during the year,	$16,310 28	
Deduct return premiums,	485 81	
Net cash premiums received,		$15,824 47
Received for interest on mortgages,		892 37
for interest from all other sources,		5,798 80
from policy fees,		639 00
Deposit notes received during the year,	$32,600 56	
Gross cash income,		$23,154 64

Expenditures.

Paid for losses during the year,	$3,350 35
for salaries and fees of officers and employees,	2,714 00
for State and local taxes,	175 86
for profits or surplus on terminated policies,	12,549 75
for rents,	200 00
for incidental expenses,	292 25
Gross cash expenditures,	$19,282 21

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$3,916,475 00	
Risks written during 1883,	1,055,025 00	
Total,		$4,971,500 00
Risks terminated during 1883,		1,043,400 00
Net amount in force Dec. 31, 1883,		$3,928,100 00
Deposit notes received on outstanding risks,		121,621 08
Losses incurred during the year,		3,350 35

Percentage of profits or surplus returned during 1883, 75 per cent.
Average rate to date, 75 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July 15, 1864.]

AMOS STONE, *President.* GEO. H. PENDERGAST, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Monument National Bank,	$1,000 00	$2,050 00
20 " National Bank Republic,	2,000 00	2,500 00
31 " Charlestown Gas Company,	1,550 00	2,356 00
50 " Atch., Top. and S. F. Railroad,	5,000 00	4,000 00
Northern Pacific Railroad bonds,	2,000 00	2,040 00
	$11,550 00	$12,946 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
36 shares Charlestown Gas Company,	$2,736 00	
10 " Calumet and Hecla Mining Co.,	2,380 00	$5,000 00
50 " Conn. and Passumpsic River R.R.,	4,150 00	
	$9,266 00	$5,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$19,320 00	
Stocks and bonds, as per schedule,	12,946 00	
Loans on collateral security, as per schedule,	5,000 00	
Cash in the office of the company,	425 13	
deposited in bank,	2,296 61	
Premiums in course of collection (net),	200 60	
Interest due and accrued,	503 90	
Gross assets,		$40,692 24

LIABILITIES.

Owing for borrowed money,	$611 28	
Unearned premiums on outstanding risks,	4,767 02	
Dividends of profits due on terminated policies,	61 37	
Gross liabilities,		5,439 67
Surplus,		$35,252 57

INCOME.

Gross cash premiums received during the year,	$2,463 32	
Deduct return premiums,	76 37	
Net cash premiums received,		$2,386 95
Received for interest on mortgages,		1,144 10
Received for interest from all other sources,		1,150 36
Deposit notes received during the year,	$6,588 63	
Gross cash income,		$4,681 41

EXPENDITURES.

Paid for losses during the year,	$77 00
for brokerage and commissions,	316 39
for State and local taxes,	21 32
for profits or surplus on terminated policies,	667 39
for rents,	400 00
for incidental expenses,	65 00
Gross cash expenditures,	$1,547 10

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$1,023,750 00	
Risks written during 1883,	268,100 00	
Total,		$1,291,850 00
Risks terminated during 1883,		265,600 00
Net amount in force Dec. 31, 1883,		$1,026,250 00
Deposit notes received on outstanding risks,		28,602 12
Losses incurred during the year,		77 00

Percentage of profits or surplus returned during 1883, 25 per cent.
Average rate to date, 25 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.* CHAS. J. BROCKWAY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Merchants' National Bank,	$2,000 00	$2,800 00
18 " Mechanics' National Bank,	1,800 00	2,448 00
31 " Ocean National Bank,	1,550 00	2,015 00
15 " Washington National Bank,	1,500 00	1,995 00
10 " Traders' National Bank,	1,000 00	820 00
10 " Hide and Leather Nat'l Bank,	1,000 00	1,110 00
Eastern Railroad bonds,	5,500 00	6,105 00
Lawrence city bonds,	1,000 00	1,180 00
Lowell city bonds,	2,000 00	2,440 00
Fall River city bonds,	1,000 00	1,240 00
Natick town bonds,	2,000 00	2,050 00
Rutland Railroad bonds,	1,000 00	930 00
13 shares Chicago, Burl. and Quincy R.R.,	1,300 00	1,573 00
	$22,650 00	$26,706 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,		$26,706 00	
Cash in the office of the company,		27 16	
Cash deposited in bank,		2,180 66	
Interest accrued,		335 25	
Office furniture and safe,	$200 00		
Gross assets,			$29,249 07

Liabilities.

Unearned premium on outstanding risks,		$4,205 36	
Rents and salaries,		65 00	
Gross liabilities,			4,270 36
Surplus,			$24,978 71

Income.

Gross cash premiums received during the year,		$1,144 32	
Deduct return premiums,		83 03	
Net cash premiums received,			$1,061 29
Received for interest from all sources,			1,467 04
from policy fees,			41 75
Deposit notes received during the year,		$67,285 84	
Gross cash income,			$2,570 08

Expenditures.

Paid for losses during the year,	$637 50
for salaries and fees of officers and employees,	315 00
for State and local taxes,	10 66
for profits or surplus on terminated policies,	1,032 57
for rents,	100 00
for incidental expenses,	100 27
Gross cash expenditures,	$2,196 00

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$676,960 00	
Risks written during 1883,	95,775 00	
Total,		$772,735 00
Risks terminated during 1883,		91,575 00
Net amount in force Dec. 31, 1883,		$681,160 00
Deposit notes received on outstanding risks,		67,285 84
Losses incurred during the year,		137 50

Percentage of profits or surplus returned during 1883, 100 per cent.
Average rate to date, 100 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated Feb. 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* ELIJAH HOWE, JR., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$57,000 00
Marquette and Ontonagon Railroad bonds,	32,000 00	37,440 00
Cincinnati city bonds,	25,000 00	31,750 00
New England Mortgage Security bonds,	20,000 00	20,300 00
Union Pacific Railway bonds,	15,000 00	15,600 00
Philadelphia and Reading R. R. bonds,	8,000 00	9,440 00
Old Colony Railroad bonds,	12,000 00	14,100 00
Chicago City Sewerage bonds,	7,000 00	8,050 00
Union Pacific S. F. bonds,	7,000 00	8,050 00
Atch., Topeka and Santa Fé R. R. bonds,	10,000 00	10,450 00
Kansas City, St. Joe. and C. B. R. R. bonds,	9,000 00	10,575 00
Kansas City, Top. and West'n R.R. bonds,	5,000 00	5,400 00
Oregon Short Line Railroad bonds,	5,000 00	4,500 00
Dedham Water Company bonds,	5,000 00	5,000 00
	$210,000 00	$237,655 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$24,300 00	
Loans on mortgage of real estate (first liens),	76,400 00	
Bonds, as per schedule,	237,655 00	
Cash in the office of the company,	2,443 73	
Cash deposited in bank,	2,843 98	
Premiums in course of collection (net),	4,465 57	
Interest and rents due and accrued,	6,496 32	
Gross assets,		$354,604 60

LIABILITIES.

Losses and claims adjusted, but not due,	$6,654 91	
Claimed and reported losses, not adjusted,	2,100 00	
Unearned premiums on outstanding risks,	108,701 28	
Return premiums on cancelled policies,	376 32	
Dividends of profits due on terminated policies,	4,180 55	
Rents, salaries and incidental expenses,	1,196 70	
Gross liabilities,		123,209 76
Surplus,		$231,394 84

INCOME.

Net cash premiums received,		$58,864 70
Received for interest on mortgages,		5,120 35
for interest from all other sources,		12,690 92
for rents,		1,428 75
from all other sources,		25 00
Deposit notes received during the year,	$113,738 76	
Gross cash income,		$78,129 72

EXPENDITURES.

Paid for losses during the year,	$14,051 72
for brokerage and commissions,	8,746 62
for salaries and fees of officers and employees,	3,335 92
for State and local taxes,	1,086 25
for profits or surplus on terminated policies,	30,320 16
for incidental expenses,	1,568 15
Gross cash expenditures,	$59,108 82

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$14,094,014 00	
Risks written during 1883,	3,845,958 00	
Total,		$17,939,972 00
Risks terminated during 1883,		3,814,707 00
Net amount in force Dec. 31, 1883,		$14,125,265 00
Deposit notes received on outstanding risks,		432,655 38
Losses incurred during the year,		21,198 47

Percentage of profits or surplus returned during 1883, 33⅓ to 50 per cent.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business May, 1851.]

ISRAEL W. MUNROE, *President.* CHAS. A. HOWLAND, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
200 shares	Manufacturers' Nat'l B'k, Boston,	$20,000 00	$19,400 00
40 "	Merchants' Nat'l Bank, Boston,	4,000 00	5,340 00
222 "	Third National Bank, Boston,	22,200 00	21,090 00
35 "	State National Bank, Boston,	3,500 00	4,515 00
100 "	North National Bank, Boston,	10,000 00	13,000 00
66 "	Washington Nat'l Bank, Boston,	6,600 00	8,778 00
70 "	Second Nat'l Bank, Boston,	7,000 00	10,710 00
45 "	Blackstone Nat'l Bank, Boston,	4,500 00	4,545 00

		Par value.	Market value.
50 shares	First National Bank, Boston, .	$5,000 00	$9,750 00
37 "	Revere National Bank, Boston, .	3,700 00	4,366 00
50 "	Hamilton Nat'l Bank, Boston, .	5,000 00	5,900 00
46 "	Continental Nat'l Bank, Boston,	4,600 00	4,968 00
75 "	Redemption Nat'l Bank, Boston,	7,500 00	9,600 00
25 "	Market National Bank, Boston, .	2,500 00	2,325 00
207 "	Mt. Wollaston Nat'l B'k, Quincy,	20,700 00	30,015 00
96 "	Granite National Bank, Quincy,	9,600 00	12,000 00
50 "	Wachusett Nat'l B'k, Fitchburg,	5,000 00	9,250 00
64 "	Hingham Nat'l Bank, Hingham,	4,480 00	4,480 00
48 "	First Nat'l Bank, So. Weymouth,	4,800 00	6,000 00
77 "	Union Nat'l Bank, Weymouth, .	7,700 00	8,624 00
10 "	Quinsigamond National Bank, Worcester, ...	1,000 00	1,100 00
50 "	Brockton Nat'l Bank, Brockton,	5,000 00	5,300 00
29 "	Plymouth Nat'l Bank, Plymouth,	2,900 00	3,480 00
11 "	Old Colony Railroad, . .	1,100 00	1,529 00
20 "	Citizens' Gas-Light Company, .	2,000 00	2,000 00
28 "	Lawrence Duck Company, .	2,800 00	4,200 00
100 "	Atch., Topeka & S. F. R. R., .	10,000 00	7,900 00
300 "	Union Pacific Railroad, . .	30,000 00	21,600 00
		$213,180 00	$241,765 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
107 shares Hingham Cordage Company, .	$10,700 00	$10,000 00
142 " Lawrence Duck Company, .	21,300 00	23,091 67
37 " Atch., Top. and Santa Fé R. R., .		
Toledo, Cincinnati and St. Louis R.R. bond,	–	5,000 00
Mutual Union Telegraph Company bond, .		
Toledo and Delphos Trust Certificate, .	–	7,000 00
Toledo, Delphos and Burl. R. R. bonds, .		
Wichita and So. Western R.R. mort. bonds,	–	12,000 00
Personal loans, ...	–	9,280 00
		$66,371 67

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$16,000 00	
Loans on mortgage of real estate (first liens),	87,550 00	
Stocks, bonds, etc., as per schedule, . .	241,765 00	
Loans on collateral security, as per schedule,	66,371 67	
Cash in the office of the company, . .	50 00	
Cash deposited in bank, ...	13,522 15	
Premiums in course of collection (net), .	8,353 15	
Interest due and accrued, ...	6,236 17	
Cash deposited in Pacific National Bank, .	16,004 42	
Gross assets, ...		$455,852 56

Liabilities.

Losses and claims adjusted, but not due,	$55 62	
Claimed and reported losses, not adjusted,	750 00	
Claims for losses disputed or resisted,	3,000 00	
Unearned premiums on outstanding risks,	190,487 08	
Return premiums on cancelled policies,	2,500 00	
State and local taxes, due or accrued,	200 00	
Salaries and incidental expenses,	310 25	
Gross liabilities,		$197,302 95
Surplus,		$258,549 61

Income.

Net cash premiums received,		$97,491 23
Received for interest on mortgages,		6,548 40
for interest from all other sources,		17,091 49
for rents,		841 07
Deposit notes received during the year,	$97,491 23	
Gross cash income,		$121,972 19

Expenditures.

Paid for losses during the year,	$53,323 24
for brokerage and commissions,	15,513 06
for salaries and fees of officers and employees,	9,385 40
for State and local taxes,	1,683 56
for profits or surplus on terminated policies,	36,588 59
for incidental expenses,	4,504 35
Gross cash expenditures,	$120,998 20

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$26,117,977 00	
Risks written during 1883,	7,161,514 00	
Total,		$33,279,491 00
Risks terminated during 1883,		6,623,753 00
Net amount in force Dec. 31, 1883,		$26,655,738 00
Deposit notes received on outstanding risks,		380,974 15
Losses incurred during the year,		57,128 86

Percentage of profits or surplus returned during 1883, 20 to 50 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* SAMUEL A. POTTER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC

	Par value.	Market value.
20 shares Salem National Bank, Salem,	$2,000 00	$2,400 00
14 " Asiatic National Bank, Salem,	420 00	588 00
5 " National Exchange Bank, Salem,	500 00	595 00
15 " Salem Gas-Light Co., Salem,	1,500 00	1,530 00
2 " Lynn Gas-Light Co., Lynn,	200 00	160 00
6 " Cambridge Railroad Company,	600 00	500 00
City of Cincinnati bonds,	2,000 00	2,510 00
of Toledo bonds,	2,000 00	2,250 00
of Cleveland bonds,	1,000 00	1,160 00
of Springfield bonds,	1,000 00	1,350 00
of Chicago bonds,	1,000 00	1,140 00
of Peoria bonds,	1,000 00	1,080 00
of Chelsea bonds,	1,000 00	1,120 00
of St. Louis bonds,	1,000 00	1,100 00
County of St. Louis bonds,	1,000 00	1,100 00
County of Cook bonds,	1,000 00	1,020 00
Boston and Maine Railroad bonds,	1,000 00	1,230 00
Boston and Lowell Railroad bonds,	2,000 00	2,180 00
Essex Railroad bonds,	1,000 00	1,025 00
Eastern Railroad bonds,	1,000 00	1,105 00
	$22,220 00	$25,143 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$12,155 71	
Stocks and bonds, as per schedule,	25,143 00	
Loans on personal security,	1,000 00	
Cash in the office of the company,	1,078 68	
Premiums in course of collection (net),	305 38	
Interest accrued,	582 28	
Gross assets,		$40,265 05

LIABILITIES.

Unearned premiums on outstanding risks,	$6,259 51	
Dividends of profits due on terminated policies,	271 76	
State and local taxes, due or accrued,	7 13	
Salaries and incidental expenses,	354 30	
Gross liabilities,		6,892 70
Surplus,		$33,372 35

INCOME.

Gross cash premiums received during the year,	$4,490 08	
Deduct return premiums,	107 38	
Net cash premiums received,		$4,382 70
Received for interest on mortgages,		577 78
Received for interest from all other sources,		1,610 85
Deposit notes received during the year,	$13,434 84	
Gross cash income,		$6,571 33

EXPENDITURES.

Paid for losses during the year,	$37 50
for brokerage and commissions,	36 30
for salaries and fees of officers and employees,	1,307 00
for State and local taxes,	46 09
for profits or surplus on terminated policies,	1,573 62
for incidental expenses,	55 63
Gross cash expenditures,	$3,056 14

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$872,040 00	
Risks written during 1883,	338,550 00	
Total,		$1,210,590 00
Risks terminated during 1883,		361,750 00
Net amount in force Dec. 31, 1883,		$848,840 00
Deposit notes received on outstanding risks,		37,557 03
Losses incurred during the year,		37 50

Percentage of profits or surplus returned during 1883, 40 per cent.
Average rate to date, 40 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 15, 1855. Commenced business, June 13, 1855.]

GEO. F. BAGLEY, *Acting President.* CHARLES L. ALLEN, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash in the office of the company,	$201 50	
Cash deposited in bank,	1,559 80	
Office safe,	$100 00	
Gross assets,		$1,761 30

LIABILITIES.

Unearned premiums on outstanding risks,	$1,387 39	
Gross liabilities,		1,387 39
Surplus,		$373 91

INCOME.

Gross cash premiums received during the year,	$273 20	
Deduct return premiums,	35 88	
Net cash premiums received,		$237 32
Received for interest from all sources,		67 84
Deposit notes received during the year,	$2,724 00	
Gross cash income,		$305 16

EXPENDITURES.

Paid for losses during the year,	$11 28
for salaries and fees of officers and employees,	150 00
for State and local taxes,	2 21
for incidental expenses,	19 25
Gross cash expenditures,	$182 74

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$357,342 00	
Risks written during 1883,	33,650 00	
Total,		$390,992 00
Risks terminated during 1883,		35,300 00
Net amount in force Dec. 31, 1883,		$355,692 00
Deposit notes received on outstanding risks,		27,748 98
Losses incurred during the year,		11 28

Percentage of profits or surplus returned during 1883, 10 per cent.
Average rate to date, 10 per cent.

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated Feb. 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* WILBUR F. NEWHALL, *Secretary.*

[NOTE. — This company insures nothing but dwellings, farm-buildings, and their contents, in Lynn, Saugus, Lynnfield, Swampscott and Nahant. No cash premiums are taken; but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS DEC. 31, 1883.

Cash in the office of the company,	$1,380 34	
Cash deposited in bank,	2,000 00	
Premiums in course of collection (net),	95 00	
Gross assets,		$3,475 34

INCOME.

Received for interest from all sources,		$39 58
from assessments on deposit notes,		1,525 40
for rents,		90 00
from policy fees,		571 00
Deposit notes received during the year,	$107,971 00	
Gross cash income,		$2,225 98

EXPENDITURES.

Paid for losses during the year,	$66 94
for salaries and fees of officers and employees,	1,000 00
for State and local taxes,	15 24
for rents,	150 00
for incidental expenses,	196 29
Gross cash expenditures,	$1,428 47

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$2,526,675 00	
Risks written during 1883,	881,075 00	
Total,		$3,407,750 00
Risks terminated during 1883,		823,125 00
Net amount in force Dec. 31, 1883,		2,584,625 00
Deposit notes received on outstanding risks,		316,283 00
Losses incurred during the year,		66 94
Assessments laid on deposit notes,		1,460 70

SHELBURNE MUTUAL FIRE INSURANCE COMPANY, SHELBURNE.

[Incorporated 1877. Commenced business July 4, 1877.]

NATHAN O. NEWHALL, *President.* E. B. ALVORD, *Secretary.*

[NOTE. — Insures property in the town of Shelburne only.]

SUMMARY OF ASSETS DEC. 31, 1883.

Cash deposited in savings bank,	$722 17	
Premiums in course of collection (net),	3 50	
Gross assets,		$725 67

INCOME.

Net cash premiums received,		$25 37
Received for interest from all sources,		28 00
Deposit notes received during the year,	$253 70	
Gross cash income,		$53 37

Expenditures.

Paid for losses during the year,	$5 00
for salaries and fees of officers and employees,	3 00
for State and local taxes	60
Gross cash expenditures,	$8 60

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$105,408 00	
Risks written during 1883,	6,200 00	
Total,		$111,608 00
Risks terminated during 1883,		4,750 00
Net amount in force Dec. 31, 1883,		$106,858 00
Deposit notes received on outstanding risks,		6,315 84
Losses incurred during the year,		5 00

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY,

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

William P. Clark, *President.* George M. Foster, *Secretary*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value
90 shares So. Danvers Nat'l Bank, Peabody,	$9,000 00	$13,500 00
48 " Warren National Bank, Peabody,	4,800 00	6,720 00
51 " Asiatic National Bank, Salem,	1,530 00	2,040 00
20 " Naumkeag National Bank, Salem,	2,000 00	3,200 00
18 " Exchange National Bank, Salem,	1,800 00	2,160 00
12 " First National Bank, Salem,	1,200 00	1,440 00
34 " First National Bank, Danvers,	2,550 00	3,060 00
30 " Nat'l Hide and Leather B'k, Boston,	3,000 00	3,300 00
8 " Andover National Bank,	800 00	840 00
1 " Cape Ann Nat'l B'k, Gloucester,	100 00	150 00
United States bonds,	5,000 00	5,700 00
Cleveland city bonds,	2,000 00	2,000 00
Cincinnati city bonds,	3,000 00	3,390 00
Eastern Railroad bonds,	2,000 00	2,200 00
Boston and Maine Railroad bonds,	2,000 00	2,480 00
Ogdensburg and Lake Champ. R. R. bond,	1,000 00	840 00
	$41,780 00	$53,020 00

Summary of Assets Dec. 31, 1883.

Loans on Mortgage of real estate (first liens),	$200 00	
Stocks, bonds, etc., as per schedule,	53,020 00	
Cash in the office of the company,	67 00	
Cash deposited in bank,	5,570 76	
Premiums in course of collection (net),	4 00	
Interest accrued,	185 00	
Gross assets,		$59,046 76

Liabilities.

Unearned premiums on outstanding risks,	11,372 28	
Dividends of profits due on terminated policies,	296 56	
Salaries and incidental expenses,	198 83	
Gross liabilities,		11,867 67
Surplus,		$47,179 09

Income.

Gross cash premiums received during the year,	$3,830 12	
Deduct return premiums,	321 00	
Net cash premiums received,		$3,509 12
Received for interest on mortgages,		12
for interest from all other sources,		2,828 45
from policy fees,		129 00
Deposit notes received during the year,	$11,490 36	
Gross cash income,		$6,478 57

Expenditures.

Paid for losses during the year,	$87 50
for salaries and fees of officers and employees,	788 50
for State and local taxes,	35 44
for profits or surplus on terminated policies,	3,386 87
for incidental expenses,	17 58
Gross cash expenditures,	$4,315 89

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$1,040,505 00	
Risks written during 1883,	177,325 00	
Total,		$1,217,830 00
Risks terminated during 1883,		174,812 50
Net amount in force Dec 31, 1883,		$1,043,017 50
Deposit notes received on outstanding risks,		67,340 68
Losses incurred during the year,		87 50

Percentage of profits or surplus returned during 1883, 100 per cent.

SPINNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 12, 1881. Commenced business April 1, 1881.]

EDWARD ATKINSON, *President.* WILLIAM B. WHITING, *Secretary.*

Office, 131 Devonshire Street.

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash deposited in New England Trust Co.,	$29,520 12	
Gross assets,		$29,520 12

LIABILITIES.

Claimed and reported losses, not adjusted,	$8,109 28	
Unearned premiums on outstanding risks,	16,854 85	
State and local taxes, due or accrued,	71 07	
Gross liabilities,		25,035 20
Surplus,		$4,484 92

INCOME.

Gross cash premiums received during the year,	$36,144 29	
Deduct return premiums,	1,805 47	
Net cash premiums received,		$34,338 82
Received for interest from all sources,		762 35
Deposit notes received during the year,	$180,721 45	
Gross cash income,		$35,101 17

EXPENDITURES.

Paid for losses during the year,	$6,623 64
for salaries and fees of officers and employees,	1,678 02
for State and local taxes,	314 67
for profits or surplus on terminated policies,	14,345 54
for rents,	133 80
for incidental expenses,	527 91
Gross cash expenditures,	$23,623 58

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$2,995,881 00	
Risks written during 1883,	4,488,775 00	
Total,		$7,484,656 00
Risks terminated during 1883,		3,333,481 00
Net amount in force Dec. 31, 1883,		$4,151,175 00
Deposit notes received on outstanding risks,		168,548 50
Losses incurred during the year,		8,566 30

Percentage of profits or surplus returned during 1883, $56\frac{85}{100}$ per cent.

Average rate to date, $62\frac{68}{100}$ per cent.

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* EDWARD M. TUCKE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
Boston and Lowell Railroad bonds,		$15,000 00	$17,250 00
Conn. and Passumpsic Railroad bonds,		1,000 00	1,170 00
Cambridge city bonds,		5,000 00	5,500 00
Cook County bonds,		2,000 00	2,000 00
Lowell city bonds,		3,000 00	3,360 00
Lynn city bonds,		5,000 00	5,750 00
329 shares Traders' and Mechanics' Insurance Company,		32,900 00	32,900 00
50 "	Connecticut River Railroad,	5,000 00	8,350 00
25 "	Vermont and Mass. Railroad,	2,500 00	3,325 00
100 "	Lowell Gas Company,	10,000 00	16,000 00
50 "	Lawrence Gas Company,	5,000 00	6,250 00
15 "	Middlesex Company,	1,500 00	3,000 00
3 "	Massachusetts Cotton Mills,	3,000 00	3,516 00
30 "	Tremont and Suffolk Mf'g Co.,	3,000 00	4,650 00
50 "	Vassalborough Mills,	5,000 00	2,500 00
8 "	Merrimack Manufacturing Co.,	8,000 00	10,400 00
20 "	Androscoggin Mills,	2,000 00	2,600 00
5 "	Lowell Manufacturing Co.,	3,450 00	3,250 00
20 "	Bank of North America,	2,000 00	2,200 00
30 "	Old Lowell Bank,	3,000 00	3,600 00
		$117,350 00	$137,571 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Boston and Lowell Railroad bonds,		
New York and New England R.R. bonds,	$10,750 00	$10,000 00
Chicago city bonds,		
10 shares Bates Manufacturing Co.,		
100 " Pewabic Manufacturing Co,	2,250 00	3,600 00
7 " Suburban Telephone Co.,		
100 " St. Louis and San Francisco R.R.,	8,500 00	6,000 00
55 " Nashua and Lowell Railroad,	6,875 00	6,100 00
Leavenworth, Top. and S. W. R.R. bonds,	10,875 00	10,000 00

	Market value.	Loaned thereon.
3 shares Merrimack Manufacturing Co.,	$3,900 00	$3,400 00
65 " Hibernia Insurance Co., N. O.,	7,800 00	2,500 00
200 " Erie Telephone Co.,	5,000 00	4,500 00
27 " New England Telephone Co.,	1,550 00	1,250 00
1 share Lowell Manufacturing Co.,	650 00	400 00
Personal loans,	–	26,130 00
	–	$73,880 00

Summary of Assets, Dec. 31, 1883.

Loans on mortgage of real estate (first liens),	$140,115 00	
Stocks, bonds, etc., as per schedule,	137,571 00	
Loans on collateral security, as per schedule,	73,880 00	
Cash deposited in bank,	23,121 48	
Premiums in course of collection (net),	3,241 25	
Interest due and accrued,	3,550 25	
Gross assets,		$381,478 98

Liabilities.

Unearned premiums on outstanding risks,	$126,682 98	
Gross liabilities,		126,682 98
Surplus,		$254,796 00

Income.

Gross cash premiums received during the year,	$64,470 64	
Deduct return premiums,	2,112 87	
Net cash premiums received,		$62,357 77
Received for interest from all sources,		18,865 60
Deposit notes received during the year,	$64,499 85	
Gross cash income,		$81,223 37

Expenditures.

Paid for losses during the year,	$19,569 47
for brokerage and commissions,	8,653 18
for salaries and fees of officers and employees,	4,406 39
for State and local taxes,	822 34
for profits or surplus on terminated policies,	21,509 95
for rents,	150 00
Gross cash expenditures,	$55,111 33

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$17,003,494 00	
Risks written during 1883,	4,587,095 00	
Total,		$21,590,589 00
Risks terminated during 1883,		3,968,668 00
Net amount in force Dec. 31, 1883,		$17,621,921 00
Deposit notes received on outstanding risks,		253,365 96
Losses incurred during the year,		19,356 23

Percentage of profits or surplus returned during 1883, 20, 30 and 50 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July, 1840.]

ALLEN CAMERON, *President.* J. HENRY READ, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortgage of real estate (first liens),	$1,000 00	
Loans on personal security, as per schedule,	100 00	
Cash in the office of the company,	62 23	
Deposited in savings banks,	2,269 78	
Interest due,	240 00	
Gross assets,		$3,672 01

LIABILITIES.

Unearned premiums on outstanding risks,	1,718 83	
Gross liabilities,		$1,718 83
Surplus,		$1,953 18

INCOME.

Gross cash premiums received during the year,	$733 25	
Deduct return premiums,	3 00	
Net cash premiums received,		$730 25
Deposit notes received during the year,	$2,199 75	
Gross cash income,		$730 25

EXPENDITURES.

Paid for losses during the year,	$15 00
for salaries and fees of officers and employees,	10 00
for State and local taxes,	8 50
for incidental expenses,	17 25
Gross cash expenditures,	$50 75

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$328,820 00	
Risks written during 1883,	80,235 00	
Total,		$409,055 00
Risks terminated during 1883,		80,325 00
Net amount in force Dec. 31, 1883,		$328,730 00
Deposit notes received on outstanding risks,		7,969 44
Losses incurred during the year,		15 00

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated April, 1828. Commenced business March, 1828.]

WM. MERRILL, *President.* HENRY T. BAILEY, *Secretary.*

[NOTE. — This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash in the office of the company,	$173 00	
Office furniture,	$140 00	
Gross assets,		$173 00

LIABILITIES.

Rents, salaries and incidental expenses,	$535 00	
Gross liabilities,		$535 00

INCOME.

Received for interest from all sources,		$7 54
from assessments on deposit notes,		4 40
from policy fees,		131 00
Deposit notes received during the year,	$16,163 35	
Gross cash income,		$142 94

EXPENDITURES.

Paid for losses during the year,	$598 48
for salaries and fees of officers and employees,	542 00
for State and local taxes,	05
for rents,	15 00
for incidental expenses,	54 00
Gross cash expenditures,	$1,209 53

MISCELLANEOUS.

Risks outstanding Dec. 31, 1882,	$2,392,811 00	
Risks written during 1883,	274,165 00	
Total,		$2,666,976 00
Risks terminated during 1883,		237,022 00
Net amount in force Dec. 31, 1883,		$2,429,954 00
Deposit notes received on outstanding risks,		128,295 07
Losses incurred during the year,		598 48

WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* SAMUEL R. BARTON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds,	$26,000 00	$31,915 00
Boston and Fitchburg Railroad bonds,	15,000 00	18,412 50
Old Colony Railroad bonds,	25,000 00	30,687 50
Providence and Worcester Railroad bonds,	13,000 00	15,340 00
New York and New England R. R. bonds,	15,000 00	13,500 00
Chicago, Burl. and Quincy Railroad bonds,	25,000 00	21,625 00
United States bonds,	10,000 00	12,275 00
Worcester city bonds,	10,000 00	11,500 00
City National Bank stock (Worcester),	6,000 00	6,600 00
Corporation notes,	–	35,000 00
		$196,855 00

SUMMARY OF ASSETS, DEC 31, 1883.

Stocks, bonds, etc., as per schedule,	$196,855 00	
Cash in the office of the company,	36 39	
Cash deposited in bank,	33,470 05	
Gross assets,		$230,361 44

Liabilities.

Claimed and reported losses, not adjusted,	$26,000 00	
Unearned premiums on outstanding risks,	87,085 39	
State and local taxes due or accrued,	334 71	
Gross liabilities,		$113,420 10
Surplus,		$116,941 34

Income.

Gross cash premiums received during the year,	$179,176 75	
Deduct return premiums,	5,005 97	
Net cash premiums received,		$174,170 78
Received for interest from all sources,		10,962 24
from all other sources,		3 47
Deposit notes received during the year,	$895,883 75	
Gross cash income,		$185,136 49

Expenditures.

Paid for losses during the year,	$65,236 06
for salaries and fees of officers and employees,	4,166 80
for inspections,	2,062 50
for State and local taxes,	1,737 94
for profits or surplus on terminated policies,	104,598 35
for rents,	500 00
for incidental expenses,	1,007 68
Gross cash expenditures,	$179,309 33

Miscellaneous.

Risks outstanding Dec. 31, 1882,	$18,920,225 00	
Risks written during 1883,	19,638,542 00	
Total,		$38,558,767 00
Risks terminated during 1883,		18,906,225 00
Net amount in force Dec. 31, 1883,		$19,652,542 00
Deposit notes received on outstanding risks,		874,506 85
Losses incurred during the year,		45,346 37

Percentage of profits or surplus returned during 1883, $62\frac{28}{100}$ per cent.
Average rate to date, $63\frac{25}{100}$ per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business March, 1824.]

EBENEZER TORREY, *President.* C. M. MILES, *Vice-President.*
R. F. UPHAM, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 4 per cent. bonds,	$20,000 00	$24,800 00
Union Pacific Railroad,	5,000 00	5,775 00
Boston, Barre and Gardner Railroad bonds,	12,000 00	12,000 00
170 shares Worcester Nat'l B'k, Worcester,	17,000 00	21,760 00
200 " City Nat'l Bank, Worcester,	20,000 00	24,000 00
50 " Citizens' Nat'l Bank, Worcester,	5,000 00	6,000 00
22 " Central Nat'l Bank, Worcester,	2,200 00	3,080 00
57 " Mechanics' Nat'l B'k, Worcester,	5,700 00	6,954 00
45 " Quinsigamond N'l B'k, Worcester,	4,500 00	4,500 00
40 " Fitchburg National Bank,	4,000 00	6,000 00
15 " Blackstone National Bank,	1,500 00	1,650 00
20 " Oxford National Bank,	2,000 00	2,600 00
15 " Grafton National Bank,	1,500 00	1,650 00
15 " Southbridge National Bank,	1,500 00	1,950 00
30 " Westborough National Bank,	3,030 00	3,450 00
25 " Wachusett National Bank,	2,500 00	4,950 00
	$107,430 00	$131,119 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Worcester and Nashua R. R.,	$1,500 00	$1,200 00
10 " Norwich and Worcester R. R.,	1,500 00	1,500 00
10 " Bay State House,	2,250 00	1,850 00
65 " Worcester Gas-Light Co.,	8,125 00	6,500 00
15 " Chicago, Burl. and Quincy R. R. Chic., Burl. and Quincy Railroad bond,	2,800 00	2,000 00
600 shares Nashua and Rochester Railroad,	36,000 00	25,000 00
Personal loans,	–	20,250 00
		$58,300 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$80,000 00
Loans on mortgage of real estate (first liens),	252,611 00
Stocks, bonds, etc., as per schedule,	131,119 00
Loans on collateral security, as per schedule,	58,300 00

Cash in company's office and in bank,	$10,131 67	
Premiums in course of collection (net),	404 22	
Interest due and accrued,	8,328 21	
Gross assets,		$540,894 10

LIABILITIES.

Losses and claims unpaid,	$5,000 00	
Unearned premiums on outstanding risks,	231,228 67	
Gross liabilities,		236,228 67
Surplus,		$304,665 43

INCOME.

Net cash premiums received,		$119,508 63
Received for interest from all sources,		21,494 13
for rents,		5,721 92
from all other sources,		772 10
Deposit notes received during the year,	$119,508 63	
Gross cash income,		$147,496 78

EXPENDITURES.

Paid for losses during the year,	$32,299 88
for brokerage and commissions,	13,775 17
for salaries and fees of officers and employees,	10,012 25
for State and local taxes,	2,319 30
for profits or surplus on terminated policies,	69,122 55
for incidental expenses,	4,381 81
Gross cash expenditures,	$131,910 96

MISCELLANEOUS.

Risks outstanding Dec 31, 1882,	$30,086,965 00	
Risks written during 1883,	8,280,978 00	
Total,		$38,367,943 00
Risks terminated during 1883,		7,816,579 00
Net amount in force Dec. 31, 1883,		$30,551,364 00
Deposit notes received on outstanding risks,		462,457 35
Losses incurred during the year,		31,537 94

Percentage of profits or surplus returned during 1883, 60 per cent.

AGGREGATE.

Guaranty capital,	$300,000
Assets.	
Gross present assets,	$7,174,164
Liabilities.	
Gross present liabilities,	$3,034,619
Income.	
Cash received for premiums during the year,	$2,516,817
for interest and dividends,	334,884
from assessments on deposit notes,	2,319
for rents,	20,151
from all other sources,	4,340
Gross cash income,	$2,878,511
Expenditures.	
Cash paid for losses,	$851,750
for brokerage and commission on premiums,	139,235
for salaries and fees of officers and employees,	179,818
for interest on borrowed money,	799
for State and local taxes,	32,517
for return of profits or surplus,	1,237,749
for rents,	14,997
for dividends on guaranty capital,	21,000
for all other expenditures,	57,166
Total expenditures,	$2,535,031
General Items.	
Risks written during the year,	$256,384,919
terminated during the year,	231,828,844
outstanding at end of year,	467,149,924
Amount of deposit notes received thereon,	14,394,560
of losses incurred during the year,	744,306
Net profits reserved by companies having guaranty capital,	105,908

MASSACHUSETTS

MUTUAL MARINE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1883.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business, Oct. 1, 1853.]

WILLIAM PERKINS, *President.* GEO. L. DE BLOIS, *Secretary.*

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4s,	$20,000 00	$24,600 00
Town of Brookline bonds,	10,000 00	13,000 00
Town of Beverly bonds,	20,000 00	21,000 00
Eastern Railroad bonds,	10,000 00	11,100 00
100 shares Atlas Nat'l Bank, Boston,	10,000 00	12,300 00
100 " Old Boston Nat'l Bank, Boston,	5,000 00	6,400 00
100 " Continental Nat'l Bank, Boston,	10,000 00	10,800 00
300 " Columbian Nat'l Bank, Boston,	30,000 00	38,400 00
300 " Hide and Leather Nat'l B'k, Bost'n,	30,000 00	33,300 00
16 " Massachusetts Nat'l B'k, Boston,	4,000 00	4,480 00
120 " North Nat'l Bank, Boston,	12,000 00	15,480 00
100 " N. England Nat'l Bank, Boston,	10,000 00	13,400 00
300 " Republic Nat'l Bank, Boston,	30,000 00	38,400 00
200 " Second Nat'l Bank, Boston,	20,000 00	30,600 00
30 " State Nat'l Bank, Boston,	3,000 00	3,870 00
350 " Tremont Nat'l Bank, Boston,	35,000 00	37,450 00
100 " Webster Nat'l Bank, Boston,	10,000 00	10,900 00
300 " Washington Nat'l Bank, Boston,	30,000 00	39,900 00
150 " Commerce Nat'l Bank, Boston,	15,000 00	17,250 00
220 " Boston and Albany Railroad,	22,000 00	38,500 00
120 " Boston and Providence Railroad,	12,000 00	20,040 00
48 " Boston and Lowell Railroad,	24,000 00	26,160 00
Insurance scrip of other companies,	320 00	100 00
	$372,320 00	$467,430 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Boston and Lowell Railroad note,	$25,250 00	$25,000 00
New England Mortgage Security Co. bond,	1,020 00	7,500 00
Endorsed notes,	6,902 10	
150 shares Union Pacific Railroad,	10,600 00	15,000 00
Oregon Short Line Railroad bonds,	5,400 00	
675 shares Atch., Top. and S. F. R.R.,	53,000 00	50,000 00
Corporation notes,	–	54,550 05
Loans on personal security,	–	55,779 10
		$207,829 15

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$467,430 00	
Loans on collateral security, as per schedule,	207,829 15	
Cash deposited in bank,	47,152 26	
Interest due and accrued,	2,520 00	
Notes taken for marine and inland risks,	251,493 05	
Gross assets,		$976,424 46

Liabilities.

Losses claimed and reported,	$25,000 00	
Unearned premiums on outstanding risks,	*171,127 76	
Interest due or accrued on scrip,	19 80	
Due and accrued for rent, &c.,	1,000 00	
Commissions and brokerage,	500 00	
Gross liabilities, except scrip,		197,647 56
Surplus as regards policy-holders,		$778,776 90
Scrip outstanding, not ordered to be redeemed,		643,710 00
Surplus over scrip,		$135,066 90

Income.

Cash rec'd for marine and inland prem's,	$415,979 96	
Deduct re-insurance and return premiums,	64,038 94	
Net cash rec'd for marine and inl'd prem's,		$351,941 02
Interest and dividends received from all sources,		35,998 42
Gross cash income,		$387,939 44

* Taken at 100 per cent.

Expenditures.

Cash paid for marine and inland losses,	$393,662 10	
Deduct salvage and re-insurance,	33,534 09	
Net cash paid for marine and inland losses,		$360,128 01
Cash paid for redemption of scrip,		99,160 00
Interest paid scrip-holders,		39,916 20
Cash paid for commissions and brokerage,		18,275 35
for salaries of officers and employees,		20,340 00
for State and local taxes,		4,484 40
for incidentals,		12,140 63
Gross cash expenditures,		$554,444 59

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$9,516,538 00	$194,660 69
Marine risks written during 1883,	22,508,048 00	395,784 38
Total,	$32,024,586 00	$590,445 07
Deduct risks expired and terminated,	22,947,207 00	419,317 31
In force at end of year,	$9,077,379 00	$171,127 76
Deduct amount re-insured,	940,946 00	10,954 55
Net amount in force,	$8,136,433 00	$160,173 21

Miscellaneous.

Premiums received from organization of company,	$12,506,000 00
Losses paid from organization of company,	8,125,273 00
Cash dividends declared from organization of company,	2,599,057 00
Marine and inland losses incurred during the year,	305,128 01

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guaranty fund,	$65,700 00
Paid up in subscription notes,	65,700 00
Outstanding scrip not ordered to be redeemed,	156,272 00

John H. Dane, *President.* William L. Caverly, *Secretary.*

Office, No. 49 State Street.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Framingham and Lowell Railroad bonds,	$10,000 00	$9,800 00
Old Colony Railroad bonds,	10,000 00	12,400 00
Boston and Maine Railroad bonds,	5,000 00	6,200 00

	Par value.	Market value.
Boston and Albany Railroad bonds,	$2,000 00	$2,440 00
Fitchburg Railroad bonds,	23,000 00	27,740 00
Boston and Lowell Railroad bonds,	5,000 00	5,600 00
New York and New England R. R. bonds,	5,000 00	5,000 00
Nashua and Rochester Railroad bonds,	15,000 00	15,000 00
New England Mort. Security Co. bonds,	6,000 00	6,060 00
Metropolitan Railroad bonds,	7,000 00	7,570 00
20 shares Highland Street Railway,	2,000 00	2,400 00
100 " Boston and Maine Railroad,	10,000 00	16,000 00
75 " Boston and Providence R. R.,	7,500 00	12,525 00
150 " Old Colony Railroad,	15,000 00	20,850 00
60 " National Webster Bank,	6,000 00	6,540 00
15 " Hamilton National Bank,	1,500 00	1,770 00
United States bonds,	5,000 00	6,200 00
	$135,000 00	$164,095 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$164,095 00	
Cash in the office of the company,	2,615 04	
Cash deposited in bank,	8,197 97	
Interest due and accrued,	1,394 16	
Notes taken for marine and inland risks,	62,540 04	
Subscription notes on time not exceeding twelve months, not yet due,	65,700 00	
Gross assets,		$304,542 21

Liabilities.

Losses adjusted, unpaid,	$14,300 00	
Losses claimed and reported,	2,000 00	
Unearned premiums on outstanding risks,	*43,556 53	
Interest due or accrued on scrip,	136 16	
Due for borrowed money,	10,000 00	
Gross liabilities, except guaranty fund and scrip,		69,992 69
Surplus as regards policy-holders,		$234,549 52
Guaranty fund,	$65,700 00	
Scrip outstanding, not ordered to be redeemed,	156,272 00	
		221,972 00
Surplus over guaranty fund and scrip,		$12,577 52

* $38,306 at 60 per cent. and $5,250.53 at 100 per cent.

Income.

Cash rec'd for marine and inland premiums,	$100,131 76	
Deduct re-insurance and return premiums,	6,092 62	
Net cash rec'd for marine and inland prem's,		$94,039 14
Interest and dividends received from all sources,		7,845 92
Income from all other sources,		43 60
Gross cash income,		$101,928 66

Expenditures.

Cash paid for marine and inland losses,	$89,669 75	
Deduct salvage and re-insurance,	7,884 91	
Net cash paid for marine and inland losses,		$81,784 84
Interest paid scrip-holders,		7,789 22
Cash paid for commissions and brokerage,		4,201 28
for salaries of officers and employees,		10,700 00
for State and local taxes,		892 07
for rent,		2,500 00
for incidentals,		2,523 85
Gross cash expenditures,		$110,391 26

Risks and Premiums.

Marine risks outstanding Dec. 31, 1882,	$1,032,142 00	$57,893 46
Marine risks written during 1883,	4,858,299 00	103,300 89
Total,	$5,890,441 00	$161,194 35
Deduct risks expired and terminated,	4,646,944 00	92,100 44
In force at end of year,	$1,243,497 00	$69,093 91
Deduct amount reinsured,	43,000 00	1,430 00
Net amount in force,	$1,200,497 00	$67,663 91

Miscellaneous.

Premiums received from organization of company,	$2,299,277 95
Losses paid from organization of company,	1,472,526 86
Marine and inland losses incurred during the year,	87,358 31

AGGREGATE.

Whole amount of guaranty fund,	$65,700
in subscription notes,	65,700
of outstanding scrip not cancelled,	799,982
Assets.	
Gross present assets,	$1,280,966
Liabilities.	
Gross present liabilities,	$267,641
Income.	
Cash received during the year for marine premiums,	$445,980
for interest and dividends,	43,844
from all other sources,	44
Gross cash income,	$489,868
Expenditures.	
Cash paid during the year for marine losses,	$441,913
for brokerage and commissions on premiums,	22,476
for salaries of officers and employees,	31,040
for State and local taxes,	5,376
for redemption of scrip,	99,160
for interest paid to scrip holders during the year,	47,705
for incidental expenses,	17,165
Gross cash expenditures,	$664,835
General Items.	
Marine risks written during the year,	$27,366,347
Premiums charged or receivable thereon,	499,085
Marine risks terminated during the year,	27,594,151
Marine risks outstanding at end of year,	9,336,930
Marine losses incurred during the year,	392,486
Scrip dividends declared during the year,	89,300

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1883.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

PAID-UP CAPITAL, $300,000.

Office, No. 54 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
444 shares	Old Boston National Bank,	$22,200 00	$28,860 00
200 "	Columbian National Bank,	20,000 00	25,600 00
45 "	National Eagle Bank,	4,500 00	4,916 25
170 "	Globe National Bank,	17,000 00	17,510 00
142 "	Hamilton National Bank,	14,200 00	16,756 00
62 "	New England National Bank,	6,200 00	8,292 50
100 "	Suffolk National Bank,	10,000 00	11,900 00
152 "	State National Bank,	15,200 00	19,608 00
280 "	National Union Bank,	28,000 00	39,900 00
447 "	Boston and Albany Railroad,	44,700 00	78,672 00
13 "	Boston and Lowell Railroad,	6,500 00	7,150 00
8 "	Merrimack Manufacturing Co.,	8,000 00	10,400 00
Boston and Albany Railroad bonds,		35,000 00	42,787 50
Chicago, Burl. and Quincy R. R. bonds,		50,000 00	43,750 00
		$281,500 00	$356,102 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Kansas City, St. Joe. and C. B. R. R. bonds,	$5,887 50	$4,100 00
Galveston, Harrisb'g and S. Anto. R R. b'ds,	$11,550 00	52,000 00
St. Louis, K's City and Northern R R. bonds,	27,000 00	
Oregon Short Line Railroad bonds,	10,800 00	
100 shares American Loan and Trust Co.,	9,000 00	
Ft. Scott, S. East. and Memphis R.R. bonds,	11,880 00	9,513 54
	$76,117 50	$65,613 54

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$64,000 00	
Stocks, bonds, etc., as per schedule,	356,102 25	
Loans on collateral security, as per schedule,	65,613 54	
Cash in the office of the company,	3,407 26	
deposited in bank,	21,862 07	
Interest due and accrued,	3,988 20	
Premiums in course of collection (gross),	5,217 65	
Notes taken for marine and inland risks,	40,667 05	
Rents due and accrued,	450 00	
Reinsurance due,	382 61	
Premiums more than 3 mos. due, $836 17		
Gross assets,		$561,690 63

Liabilities.

Losses adjusted, unpaid,	$2,233 87	
claimed and reported,	11,913 68	
Unearned premiums on outstanding risks,	*105,042 08	
Dividends to stockholders unpaid,	260 00	
Due and accrued for rent, salaries, etc,	1,021 73	
Commissions and brokerage,	650 47	
Due for reinsurance,	1,693 66	
Gross liabilities, except capital,		122,815 49
Surplus as regards policy-holders,		$438,875 14
Paid-up capital,		300,000 00
Surplus over capital,		$138,875 14

Income.

Cash received for fire premiums,	$104,420 77	
Deduct reinsurance and return premiums,	10,808 23	
Net cash received for fire premiums,		$93,612 54
Cash rec'd for marine and inland premiums,	$106,575 69	
Deduct reinsurance and return premiums,	14,444 17	
Net cash rec'd for marine and inl'd prem's,		92,131 52
Unpaid premium notes received during the year,	$25,664 42	
Interest and dividends received from all sources,		20,181 34
Income from rents,		2,025 00
Gross cash income,		$207,950 40

* Of the marine premiums, $17,800.15 is taken at 60 per cent. and $31,594.65 at 100 per cent.

Expenditures.

Net cash paid for fire losses,		$42,891 05
Cash paid for marine and inland losses,	$101,223 23	
Deduct salvage and reinsurance,	1,069 33	
Net cash paid for marine and inland losses,		100,153 90
Cash dividends paid,		29,895 00
paid for commissions and brokerage,		23,172 17
salaries of officers and employees,		16,557 80
State and local taxes,		5,700 71
interest,		611 83
incidentals,		6,714 77
Gross cash expenditures,		$225,697 23

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$10,904,385 00	$95,515 57
Fire risks written during 1883,	13,313,564 00	101,653 44
Total,	$24,217,949 00	$197,169 01
Deduct risks expired and terminated,	11,281,759 00	80,938 69
In force at end of year,	$12,936,190 00	$116,230 32
Deduct amount reinsured,	585,399 00	5,400 76
Net amount in force,	$12,350,791 00	$110,829 56
Marine risks outstanding Dec. 31, 1882,	$5,006,328 00	$70,073 94
Marine risks written during 1883,	4,992,769 00	58,110 38
Total,	$9,999,097 00	$128,184 32
Deduct risks expired and terminated,	5,734,765 00	66,457 75
In force at end of year,	$4,264,332 00	$61,726 57

Miscellaneous.

Premiums received from organization of company,	$8,500,000 00
Losses paid from organization of company,	6,084,000 00
Cash dividends declared from organization of company,	2,625,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Fire losses incurred during the year,	40,386 00
Marine and inland losses incurred during the year,	86,378 00
Company's stock owned by directors,	13,800 00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 23, 1873. Commenced business Jan. 20, 1874.]

PAID-UP CAPITAL, $1,000,000.

RANSOM B. FULLER, *President.* THOS. H. LORD, *Secretary.*

Office, No. 17 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$239,500 00
Boston city bonds,	100,000 00	116,125 00
Bangor city bonds,	10,000 00	11,225 00
Cambridge city bonds,	2,000 00	2,000 00
Boston and Albany Railroad bonds,	20,000 00	24,400 00
New Mexico and South Pacific R. R. bonds,	30,000 00	34,875 00
Toledo, Cincinnati and St. Louis R.R. bonds,	5,500 00	
Toledo, Delphos and Burlington R.R. bonds,	13,000 00	21,375 00
Louisville, N. Albany and St. L. R.R. bonds,	10,000 00	
Toledo, Cincinnati and St. Louis R.R. bonds,	53,000 00	16,375 00
Toledo, Cin. and St. L. (debenture) R.R. b'ds,	12,500 00	
Iron Railroad bonds,	25,000 00	15,000 00
Oregon Short Line Railroad,	10,000 00	10,000 00
Oregon Short Line Railroad stock,	5,000 00	
Chicago, Burl. and Quincy Railroad bonds,	7,000 00	6,142 50
Toledo, Delphos and Burl. Railroad bonds,	9,000 00	2,750 00
Spring Grove, Avondale and Cin. R.R. b'ds,	2,000 00	
Southern Ohio Coal and Iron Co. bonds,	1,000 00	750 00
Atlantic and Pacific (income) R. R. bonds,	500 00	105 00
Atchison, Topeka and Santa Fé R. R. stock,	172,500 00	136,275 00
Chicago, Burl. and Quincy Railroad stock,	62,700 00	75,553 00
Union Pacific Railroad stock,	50,000 00	35,750 00
Merchandise National Bank stock,	20,000 00	19,200 00
Hoosac Tun'l Dock and Elevator Co. stock,	5,000 00	5,000 00
Toledo and Delphos Trust certificates,	50,000 00	12,500 00
Louisville, Evansville and N. A. Trust cer.,	3,000 00	2,250 00
	$878,700 00	$787,150 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Hallowell Granite Co.,	$45,000 00	$30,000 00
Mexican Central Railroad bonds,	30,000 00	25,000 00
315 shares Union Pacific Railroad bonds,	23,625 00	23,346 25
Toledo, Cin. and St. Louis R. R. bonds,	14,750 00	
Toledo, Delphos and Burl. R. R. bonds,	750 00	23,207 14
Mutual Union Telegraph Co. bonds,	8,200 00	
270 shares Detroit, Hillsdale and S.W. R.R.,	18,900 00	
10 " Merchants' Insurance Co.,	1,000 00	15,000 00
10 " American Fire Hose M'f'g Co.,	1,250 00	

	Market value.	Loaned thereon.
Maple River Railroad bonds,	$9,900 00	$15,000 00
Burlington and Missouri River R. R. bonds,	9,000 00	
100 shares China Manufacturing Company,	10,000 00	10,000 00
100 " Pembroke Mills,	10,000 00	
New Mexico and So. Pacific R. R. bonds,	10,462 50	9,000 00
Pueblo and Arkansas Valley R. R. bonds,	1,120 00	
137 shares Bodwell Granite Company,	27,400 00	13,300 00
70 " American Fire Hose M'f'g Co.,	8,750 00	7,000 00
Old Colony Railroad bonds,	5,750 00	5,000 00
10 shares Merchants' Insurance Company,	1,000 00	4,680 00
Mexican Central Railroad bonds,	3,000 00	
59 shares At. and Gulf Stream Trans. Co.,	2,950 00	
Mexican Central Railroad bonds,	4,200 00	3,600 00
92 shares Boston and Bangor S. S. Co.,	6,900 00	6,000 00
60 " South Boston Gas-Light Co.,	6,120 00	4,000 00
30 " Mystic Rubber Company,	4,500 00	2,500 00
50 " Simpson's Pat. Dry Dock Co.,	2,500 00	2,000 00
United States bonds,	2,295 00	2,000 00
Atchison, Topeka and Santa Fé R. R. bonds,	1,837 50	1,500 00
Mexican Central Railroad bonds,	1,200 00	1,200 00
	$272,360 00	$203,333 39

Summary of Assets, Dec. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$91,000 00	
Interest due or accrued thereon,	188 34	
Stocks, bonds, etc., as per schedule,	787,150 50	
Loans on collateral security, as per schedule,	203,333 39	
Cash in the office of the company,	6,798 90	
Cash deposited in various banks,	396,787 63	
Interest due and accrued,	2,788 26	
Premiums in course of collection (gross),	164,587 00	
Notes taken for marine and inland risks,	584,625 30	
Gross assets,		$2,237,259 32

Liabilities.

Losses adjusted, unpaid,	$2,919 79	
Losses claimed and reported,	311,108 33	
Unearned premiums on outstanding risks,	†418,599 43	
Gross liabilities, except capital,		732,627 55
Surplus as regards policy-holders,		$1,504,631 77
Paid-up capital,		1,000,000 00
Surplus over capital,		$504,631 77

* Total value of property mortgaged, $146,500 00
Amount of insurance held as collateral, 84,500 00

† $294,855.95 taken at 60 per cent. and $23,743.48 at 100 per cent.

Income.

Cash rec'd for marine and inland premiums,	$1,434,050 18	
Deduct reinsurance and return premiums, .	227,177 06	
Net cash rec'd for marine and inland prem's,		$1,206,873 12
Interest and dividends received from all sources, . .		78,084 88
Gross cash income, ...		$1,284,958 00

Expenditures.

Cash paid for marine and inland losses, .	$1,219,475 44	
Deduct salvage and reinsurance, . .	165,921 20	
Net cash paid for marine and inland losses,		$1,053,554 24
Cash dividends paid, ...		100,000 00
Cash paid for commissions and brokerage, . .		100,660 60
for salaries of officers and employees, . .		35,038 15
for State and local taxes, ...		25,711 68
for incidentals, ...		84,574 80
Gross cash expenditures, ...		$1,399,539 47

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882, .	$10,789,031 00	$651,425 72
Marine risks written during 1883, . .	94,880,079 00	1,541,918 79
Total, ...	$105,669,110 00	$2,193,344 51
Deduct risks expired and terminated, .	93,348,042 00	1,468,727 43
In force at end of year, ...	$12,321,068 00	$724,617 08
Deduct amount reinsured, ...	1,266,177 00	42,780 35
Net amount in force, ...	$11,054,891 00	$681,836 73

Miscellaneous.

Premiums received from organization of company, . .	$9,946,938 02
Losses paid from organization of company, . . .	6,391,759 90
Cash dividends declared from organization of company, .	530,000 00
Dididends declared during the year (10 per cent.), . .	100,000 00
Marine and inland losses incurred during the year, . .	1,280,520 91
Company's stock owned by directors, ...	169,200 00

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 8, 1873.]

PAID-UP CAPITAL, $557,200.

JOSEPH W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

Office, No. 30 Kilby Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
250 shares Merchants' Nat'l Bank, Boston, .	$25,000 00	$33,437 50
200 " State Nat'l Bank, Boston, . .	20,000 00	25,800 00
100 " Merchandise Nat'l B'k, Boston, .	10,000 00	9,600 00
300 " Republic Nat'l Bank, Boston, .	30,000 00	38,400 00
300 " Washington Nat'l B'k, Boston, .	30,000 00	39,450 00
300 " Columbian Nat'l Bank, Boston, .	30,000 00	38,700 00
200 " Tremont Nat'l Bank, Boston, .	20,000 00	21,400 00
17 " New England Nat'l B'k, Boston,	1,700 00	2,273 75
67 " Revere Nat'l Bank, Boston, .	6,700 00	7,906 00
55 " Boston and Albany Railroad, .	5,500 00	9,680 00
300 " Boston and Providence R. R., .	30,000 00	50,100 00
250 " Fitchburg Railroad, . . .	25,000 00	30,000 00
Boston and Providence Railroad bonds, .	100,000 00	124,000 00
Framingham and Lowell Railroad bonds, .	25,000 00	23,937 50
Cedar Rapids and Missouri River Railroad bonds, ...	29,000 00	33,348 75
N. England Mortgage Security Co. bonds, .	10,000 00	10,100 00
United States bonds, ...	51,000 00	58,331 25
	$448,900 00	$556,464 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
5 shares Boston and Providence Railroad,	$880 00	$400 00
100 " First Nat'l Bank, Concord, N.H.,	20,000 00	13,000 00
188 " Ocean Mills Company, . .	7,520 00	20,000 00
74 " Davol Mills, ...	4,400 00	
100 " Shove Mills, ...	10,000 00	
Toledo, Cin. and St. Louis Railroad bonds,	1,250 00	
Atch., Topeka and Santa Fé Railroad bonds,	20,160 00	20,000 00
Chicago and W. Michigan Railroad bonds, .	4,350 00	
181 shares Cedar Rapids and Missouri River Railroad, ...	18,462 00	15,000 00
Fremont, Elkhorn and Mo. Val. R.R. bonds,	10,200 00	8,000 00
105 shares Roxbury Mills Corporation, .	10,500 00	18,000 00
150 " Lake Superior Iron Company, .	7,500 00	
52 " Ocean Mills Company, . .	2,080 00	

	Market value.	Loaned thereon.
Eastern Railroad bonds,	$6,660 00	
United States bonds,	1,140 00	$10,000 00
Cairo city bonds,	1,760 00	
Chicago, Burl. and Quincy R. R. bonds,	1,760 00	
Atch., Top. and Santa Fé Railroad bonds,	2,080 00	
Oregon Improvement Company bonds,	850 00	5,000 00
N. England Mortgage Security Co. bonds,	3,030 00	
Eastern Railroad bonds,	1,110 00	1,000 00
	$135,692 00	$110,400 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$16,000 00	
Loans on mort'ge of real estate (first liens*),	170,000 00	
Interest due or accrued thereon,	3,272 95	
Stocks, bonds, etc., as per schedule,	556,464 75	
Loans on collateral security, as per schedule,	110,400 00	
Cash in the office of the company,	5,763 08	
Cash deposited in bank,	40,470 86	
Interest due and accrued,	1,952 42	
Premiums in course of collection (gross),	49,001 64	
Notes taken for marine and inland risks,	21,585 65	
Gross assets,		$974,911 35

Liabilities.

Losses claimed and reported,	$60,400 00	
Losses disputed or resisted,	13,000 00	
Unearned premiums on outstanding risks,	†206,107 97	
Interest due or accrued on scrip,	954 60	
Due and accrued for rent, salaries, etc.,	300 00	
Commissions and brokerage,	3,000 00	
Return premiums,	1,200 00	
Gross liabilities, except capital,		284,962 57
Surplus as regards policy-holders,		$689,948 78
Paid-up capital,		557,200 00
Scrip outstand'g, not ordered to be red'm'd,	$78,410 00	
Surplus over capital,		$132,748 78

Income.

Cash received for fire premiums,	$391,162 81	
Deduct reinsurance and return premiums,	73,202 46	
Net cash received for fire premiums,		$317,960 35

* Value of lands mortgaged, ... $188,300 00
Value of buildings thereon, ... 138,500 00
Amount of insurance held as collateral, . 127,750 00

† Of the marine premiums $8,718.55 is taken at 60 per cent., and $13,013.67 at 100 per cent.

Cash rec'd for marine and inland prem's,	$198,454 93	
Deduct reinsurance and return premiums,	45,510 26	
Net cash rec'd for marine and inland prem's,		$152,944 67
Interest received on bonds and mortgages,		9,115 00
Interest and dividends received from all other sources,		34,897 76
Income from all other sources,		47 32
Gross cash income,		$514,965 10

Expenditures.

Cash paid for fire losses,	$214,465 94	
Deduct salvage and reinsurance,	15,461 44	
Net cash paid for fire losses,		$199,004 50
Cash paid for marine and inland losses,	$219,438 41	
Deduct salvage and reinsurance,	70,886 39	
Net cash paid for marine and inland losses,		148,552 02
Cash dividends paid,		33,432 00
Interest paid scrip-holders,		4,836 60
Cash paid for commissions and brokerage,		69,488 25
for salaries of officers and employees,		28,410 00
for State and local taxes,		7,917 47
for rent and incidentals,		32,199 19
Gross cash expenditures,		$523,840 03

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$25,625,506 00	$279,156 58
Fire risks written during 1883,	39,041,939 00	391,957 55
Total,	$64,667,445 00	$671,114 13
Deduct risks expired and terminated,	30,255,083 00	280,509 00
In force at end of year,	$34,412,362 00	$390,605 13
Deduct amount reinsured,	1,996,138 00	21,853 64
Net amount in force,	$32,416,224 00	$368,751 49
Marine risks outstanding Dec. 31, 1882,	$1,136,481 00	$31,640 98
Marine risks written during 1883,	22,425,567 00	198,440 40
Total,	$23,562,048 00	$230,081 38
Deduct risks expired and terminated,	22,384,010 00	194,683 69
In force at end of year,	$1,178,038 00	$35,397 69
Deduct amount reinsured,	376,686 00	7,853 11
Net amount in force,	$801,352 00	$27,544 58

MISCELLANEOUS.

Premiums received from organization of company,	$4,078,033 02
Losses paid from organization of company,	2,312,942 19
Cash dividends declared from organization of company,	664,504 00
Dividends declared during the year (6 per cent.),	33,432 00
Fire losses incurred during the year,	227,004 50
Marine and inland losses incurred during the year,	146,702 02
Company's stock owned by directors,	26,600 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 30, 1872. Commenced business Jan. 9, 1873.]

PAID-UP CAPITAL, $300,000.

CHAS. K. NICHOLS, *President.* HENRY F. PERKINS, *Secretary.*

Office, No. 29 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Second National Bank,	$10,000 00	$15,325 00
100 " Merchants' National Bank,	10,000 00	13,425 00
100 " Republic National Bank,	10,000 00	12,900 00
100 " State National Bank,	10,000 00	12,900 00
100 " Suffolk National Bank,	10,000 00	11,900 00
100 " Atlas National Bank,	10,000 00	12,412 50
100 " Howard National Bank,	10,000 00	12,200 00
69 " Hide and Leather Nat'l Bank,	6,900 00	7,728 00
50 " New England National Bank,	5,000 00	6,687 50
50 " City National Bank,	5,000 00	5,650 00
50 " Redemption National Bank,	5,000 00	6,387 50
44 " Union National Bank,	4,400 00	6,204 00
30 " Eagle National Bank,	3,000 00	3,270 00
7 " Tremont National Bank,	700 00	759 50
Boston and Maine Railroad bonds,	10,000 00	12,400 00
Boston and Albany Railroad bonds,	10,000 00	12,200 00
Boston and Providence Railroad bonds,	10,000 00	12,200 00
Old Colony Railroad bonds,	20,000 00	24,250 00
Boston and Lowell Railroad bonds,	10,000 00	11,525 00
Fitchburg Railroad bonds,	8,000 00	10,660 00
Vermont and Massachusetts R. R. bonds,	5,000 00	6,675 00
" " " stock,	5,000 00	6,675 00
Eastern Railroad bonds,	5,000 00	5,550 00
Revere town bonds,	12,000 00	13,200 00
	$195,000 00	$243,084 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$38,308 00	
Loans on mort'ge of real estate (first liens*),	79,450 00	
Interest due or accrued thereon,	794 58	
Stocks, bonds, etc., as per schedule,	243,084 00	
Cash in the office of the company,	7,604 07	
Cash deposited in bank,	13,807 25	
Interest due and accrued,	1,339 20	
Premiums in course of collection (gross),	6,855 90	
Gross assets,		$391,243 00

Liabilities.

Unearned premiums on outstanding risks,	$74,720 74	
Reclaimable on perpetual fire policies,	171 00	
Dividends to stockholders unpaid,	1,100 00	
Commissions and brokerage,	1,142 65	
Gross liabilities, except capital,		77,134 39
Surplus as regards policy-holders,		$314,108 61
Paid-up capital,		300,000 00
Surplus over capital,		$14,108 61

Income.

Cash received for fire premiums,	$52,663 24	
Deduct reinsurance and return premiums,	3,233 75	
Net cash received for fire premiums,		$49,429 49
Interest received on bonds and mortgages,		3,797 60
Interest and dividends received from all other sources,		12,282 22
Income from commissions,		974 72
Gross cash income,		$66,484 03

Expenditures.

Net cash paid for fire losses,	$15,083 94
Cash dividends paid,	12,304 00
Cash paid for commissions and brokerage,	8,078 62
for salaries of officers and employees,	9,176 46
for State and local taxes,	5,128 12
for incidentals,	3,714 45
Gross cash expenditures,	$53,485 59

* Value of lands mortgaged, ... $87,400 00
Value of buildings thereon, ... 93,300 00
Amount of insurance held as collateral, . . 93,300 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$18,572,862 00	$139,092 10
Fire risks written during 1883,	9,155,490 00	58,837 39
Total,	$27,728,352 00	$197,929 49
Deduct risks expired and terminated,	8,041,301 00	56,810 56
In force at end of year,	$19,687,051 00	$141,118 93
Deduct amount reinsured,	55,375 00	311 24
Net amount in force,	$19,631,676 00	$140,807 69

MISCELLANEOUS.

Premiums received from organization of company,	$397,250 65
Losses paid from organization of company,	77,119 35
Cash dividends declared from organization of company,	207,000 00
Dividends declared during the year (4 per cent.),	12,000 00
Fire losses incurred during the year,	15,083 94
Company's stock owned by directors,	39,100 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 4, 1873.]

PAID-UP CAPITAL, $200,000.

GREENLEAF C. GEORGE, *President.* ALONZO P. CURTIS, *Secretary.*

Office, No. 63 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester and Nashua Railroad bonds,	$15,000 00	$15,000 00
Fitchburg Railroad bonds,	25,000 00	27,437 50
Northampton town bonds,	20,000 00	22,800 00
Boston city bonds,	25,000 00	29,500 00
United States bonds,	95,000 00	109,250 00
Massachusetts State bonds,	15,000 00	15,900 00
165 shares Fitchburg Railroad,	16,500 00	19,965 00
25 " Norwich and Worcester R. R.	2,500 00	3,750 00
50 " Old Colony Railroad,	5,000 00	6,975 00
50 " Vermont and Mass. Railroad,	5,000 00	6,675 00
100 " Shawmut National Bank,	10,000 00	11,600 00
37 " National Revere Bank,	3,700 00	4,375 25
	$237,700 00	$273,227 75

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$49,500 00	
Interest due or accrued thereon,	2,696 14	
Stocks, bonds, etc., as per schedule,	273,227 75	
Cash in the office of the company,	4,491 51	
Cash deposited in National City Bank,	35,525 29	
Interest due and accrued,	3,046 50	
Premiums in course of collection (gross),	15,369 67	
Gross assets,		$383,856 86

Liabilities.

Losses adjusted, unpaid,	$18,280 00	
Unearned premiums on outstanding risks,	67,368 78	
Dividends to stockholders unpaid,	505 00	
Due and accrued for rent,	875 00	
Commissions and brokerage,	2,000 00	
Gross liabilities, except capital,		89,028 78
Surplus as regards policy-holders,		$294,828 08
Paid-up capital,		200,000 00
Surplus over capital,		$94,828 08

Income.

Cash received for fire premiums,	$175,041 74	
Deduct reinsurance and return premiums,	44,374 79	
Net cash received for fire premiums,		$130,666 95
Interest received on bonds and mortgages,		3,067 80
Interest and dividends received from all other sources,		14,860 47
Income from refunded taxes, etc.,		572 15
Gross cash income,		$149,167 37

Expenditures.

Cash paid for fire losses,	$95,491 92	
Deduct salvage and reinsurance,	1,231 60	
Net cash paid for fire losses,		$94,260 32
Cash dividends paid,		19,645 00
paid for commissions and brokerage,		27,172 63
for salaries of officers and employees,		12,424 05
for State and local taxes,		4,516 92
for incidentals,		17,999 12
Gross cash expenditures,		$176,018 04

* Value of lands mortgaged, $40,000 00
Value of buildings thereon, 41,100 00
Amount of insurance held as collateral, 47,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$13,703,694 00	$171,542 02
written during 1883,	14,477,022 00	172,590 56
Total,	$28,180,716 00	$344,132 58
Deduct risks expired and terminated,	14,244,401 00	159,657 79
In force at end of year,	$13,936,315 00	$184,474 79
Deduct amount reinsured,	3,470,732 00	50,702 05
Net amount in force,	$10,465,583 00	$133,772 74

Miscellaneous.

Premiums received from organization of company,	$1,220,860 22
Losses paid from organization of company,	549,289 54
Cash dividends declared from organization of company,	190,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	101,015 32
Company's stock owned by directors,	16,500 00

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated, 1845. Commenced business, 1846.]

Paid-up Capital, $50,000.

Joshua Paine, *President.* Lewis Nickerson, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
80 shares Freeman's Nat'l Bank, Boston,	$8,000 00	$9,500 00
15 " Revere Nat'l Bank, Boston,	1,500 00	1,773 75
15 " Traders' Nat'l Bank, Boston,	1,500 00	1,245 00
15 " State Nat'l Bank, Boston,	1,500 00	1,935 00
45 " Republic Nat'l Bank, Boston,	4,500 00	5,760 00
16 " Hide and Leather Nat'l B'k, Bost'n,	1,600 00	1,776 00
65 " First Nat'l Bank, Provincetown,	6,500 00	10,400 00
18 " Boston and Albany R. R. Co.,	1,800 00	3,168 00
20 " Union Pacific Railroad Co.,	2,000 00	1,495 00
Old Colony Railroad bonds,	5,000 00	6,200 00
New York and New England R. R. bonds,	2,000 00	1,960 00
Atch., Topeka and Santa Fé R. R. bonds,	2,000 00	1,780 00

	Par value.	Market value.
Chicago and North-Western R. R. bonds, .	$2,000 00	$1,995 00
Brookline town bonds, ...	3,000 00	3,660 00
Arlington town bonds, ...	2,000 00	2,360 00
Melrose town bonds, ...	3,000 00	3,780 00
N. E Mortgage Security Co. bonds, . .	1,000 00	1,000 00
	$48,900 00	$59,787 75

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule, . .	$59,787 75	
Cash in the office of the company, . .	185 80	
Cash deposited in bank, ...	9,652 72	
Premiums in course of collection (gross), .	9,269 79	
Notes taken for marine and inland risks, .	19,054 01	
Gross assets, ...		$97,950 07

Liabilities.

Losses claimed and reported, . . .	$4,000 00	
Unearned premiums on outstanding risks, .	*18,694 01	
Dividends to stockholders unpaid, . .	5,000 00	
Gross liabilities, except capital, . .		27,694 01
Surplus as regards policy-holders, ...		$70,256 06
Paid-up capital, ...		50,000 00
Surplus over capital, ...		$20,256 06

Income.

Cash rec'd for marine and inland premiums,	$31,092 62	
Deduct reinsurance and return premiums, .	864 69	
Net cash rec'd for marine and inl'd prem's,		$30,227 93
Interest and dividends received from all sources, . .		3,121 69
Gross cash income, ...		$33,349 62

Expenditures.

Net cash paid for marine and inland losses, . . .	$15,854 90
Cash dividends paid, ...	5,000 00
Cash paid for commissions and brokerage, ...	1,545 85
for salaries of officers and employees, . .	1,200 00
for State and local taxes, ...	416 23
for rent and incidentals, ...	266 48
Gross cash expenditures, ...	$24,283 46

* Taken at 100 per cent.

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$307,454 00	$20,943 65
written during 1883,	641,968 00	30,391 53
Total,	$949,422 00	$51,335 18
Deduct risks expired and terminated,	667,780 00	32,281 17
In force at end of year,	$281,642 00	$19,054 01
Deduct amount reinsured,	8,500 00	360 00
Net amount in force,	$273,142 00	$18,694 01

Miscellaneous.

Premiums received from reorganization of company,	$72,562 75
Losses paid from reorganization of company,	26,461 10
Cash dividends declared from reorganization of company,	18,000 00
Dividends declared during the year (10 per cent.),	5,000 00
Marine and inland losses incurred during the year,	19,854 90
Company's stock owned by directors,	8,000 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 31, 1872.]

Paid-up Capital, $300,000.

Thomas W. Tucker, *President.* Henry C. Short, *Secretary.*

Office, No. *48 Congress Street.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
City of Boston bonds,	$20,000 00	$23,700 00
of Charlestown bonds,	63,000 00	71,885 00
of Lowell bonds,	15,000 00	16,800 00
of Chelsea bonds,	4,000 00	4,600 00
of Somerville bonds,	10,000 00	10,000 00
of Fall River bonds,	30,000 00	36,300 00
of Cambridge bonds,	11,000 00	11,460 00
of Lawrence bonds,	18,000 00	20,160 00
of Providence bonds,	10,000 00	10,092 50
Eastern Railroad bonds,	22,500 00	25,003 12
Worcester and Nashua Railroad bonds,	10,000 00	10,000 00
200 shares National City Bank stock,	20,000 00	22,600 00
200 " Hamilton National Bank,	20,000 00	23,600 00
45 " Webster Nat'l Bank, Boston,	4,500 00	4,927 50

	Par value.	Market value.
Loan to Brookline Gas Light Co.,	$10,000 00	$10,000 00
to Ipswich Mills,	25,000 00	25,000 00
to Burlington Woolen Co.,	30,000 00	30,000 00
to Arlington Mills,	30,000 00	30,000 00
to Continental Mills,	30,000 00	30,000 00
to Laconia Co.,	25,000 00	25,000 00
to Ocean Mills Co.,	25,000 00	25,000 00
Washington Mills,	25,000 00	25,000 00
Saratoga Victory Manufacturing Co.,	25,000 00	25,000 00
United States bonds,	40,000 00	45,950 00
	$523,000 00	$562,078 12

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Randolph National Bank,	$1,500 00	$1,000 00
138 " Atlantic Cotton Mills,	19,320 00	14,000 00
300 " National Tube Works,	30,000 00	20,000 00
Boston and Lowell Railroad bonds,	2,360 00	1,700 00
Old Colony Railroad bonds,	2,360 00	1,600 00
Old Colony Railroad bonds,	1,180 00	1,300 00
Oregon Railway and Nav. Co., scrip,	500 00	
	$57,220 00	$39,600 00

Summary of Assets, Dec. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$153,000 00	
Interest due or accrued thereon,	1,937 56	
Stocks, bonds, etc., as per schedule,	562,078 12	
Loans on collateral security, as per schedule,	39,600 00	
Cash in the office of the company,	1,209 24	
Cash deposited in bank,	26,159 08	
Interest due and accrued,	2,685 49	
Premiums in course of collection (gross),	11,029 29	
Premiums more than 3 mos. due, $543 46		
Gross assets,		$797,698 78

Liabilities.

Losses, adjusted, unpaid,	$1,954 82
Losses claimed and reported,	17,817 00
Unearned premiums on outstanding risks,	105,413 54
Dividends to stockholders unpaid,	190 00

* Value of lands morgaged, $121,000 00
Value of buildi-gs thereon, 145,400 00
Amount of insurance held as collateral, 157,600 00

Due and accrued for rent, salaries, etc.,	$875 00	
State and local taxes,	1,500 00	
Commissions and brokerage,	1,000 00	
Gross liabilities, except capital,		$128,750 36
Surplus as regards policy-holders,		$668,948 42
Paid-up capital,		300,000 00
Surplus over capital,		$368,948 42

Income.

Cash received for fire premiums,	$178,999 55	
Deduct reinsurance and return premiums,	45,718 39	
Net cash received for fire premiums,		$133,281 16
Interest received on bonds and mortgages,		9,809 56
Interest and dividends received from all other sources,		30,089 88
Income from all other sources,		250 00
Gross cash income,		$173,430 60

Expenditures.

Cash paid for fire losses,	$72,930 32	
Deduct salvage and insurance,	890 80	
Net cash paid for fire losses,		$72,039 52
Cash dividends paid,		30,625 00
Cash paid for commissions and brokerage,		18,410 58
for salaries of officers and employees,		12,875 00
for State and local taxes,		9,009 92
for rent and incidentals,		5,031 70
Gross cash expenditures,		$147,991 72

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$20,852,630 00	$237,745 60
written during 1883,	16,766,004 00	176,754 92
Total,	$37,618,634 00	$414,500 52
Deduct risks expired and terminated,	16,192,711 00	170,146 11
In force at end of year,	$21,425,923 00	$244,354 41
Deduct amount reinsured,	2,810,139 00	40,824 60
Net amount in force,	$18,615,784 00	$203,529 81

MISCELLANEOUS.

Premiums received from organization of company,	$1,533,598 46
Losses paid from organization of company,	695,189 92
Cash dividends declared from organization of company,	285,000 00
Dividends declared during the year (10 per cent.)	30,000 00
Fire losses incurred during the year,	84,654 79
Company's stock owned by directors,	16,300 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER

[Incorporated April, 1868. Commenced business Jan. 1, 1869.]

PAID-UP CAPITAL, $200,000.

CHARLES B. PRATT, *President.* R. JAMES TATMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Springfield bonds,	$6,000 00	$7,980 00
of New London bonds,	10,000 00	13,700 00
of Worcester bonds,	3,500 00	4,060 00
Boston, Barre and Gardner R. R. bonds,	20,500 00	22,960 00
Nashua and Rochester Railroad bonds,	11,000 00	11,110 00
Worcester and Nashua Railroad bonds,	500 00	505 00
Norwich and Worcester Railroad stock,	5,000 00	8,000 00
First National Bank, Worcester, stock,	12,000 00	19,800 00
Worcester S. D. and Trust Co. stock,	7,000 00	9,800 00
Worcester Gas-Light Company stock,	3,000 00	4,950 00
	$78,500 00	$102,865 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$120,781 50	
Interest due or accrued thereon,	2,398 98	
Stocks, bonds, etc., as per schedule,	102,865 00	
Cash in the office of the company,	7,100 94	
Cash deposited in bank,	10,881 67	
Interest due and accrued,	1,00[illegible] 91	
Premiums in course of collection (gross),	13,217 38	
Gross assets,		$258,253 38

* Total value of property mortgaged, $238,900 00
Amount of insurance held as collateral, 62,480 00

Liabilities.

Losses adjusted, unpaid,	$7,725 06	
claimed and reported,	7,275 00	
disputed or resisted,	4,350 00	
Total amount of losses,	$19,350 06	
Less reinsurance,	9 00	
Net amount of unpaid losses,	$19,341 06	
Unearned premiums on outstanding risks,	50,684 88	
Commissions, brokerage, etc.,	2,643 48	
Gross liabilities, except capital,		$72,669 42
Surplus as regards policy-holders,		$185,583 96
Paid-up capital,		200,000 00
Impairment of capital,		$14,416 04

Income.

Cash received for fire premiums,	$93,258 39	
Deduct reinsurance and return premiums,	10,577 50	
Net cash received for fire premiums,		$82,680 89
Interest and dividends received from all sources,		12,703 42
Income from sales and commissions,		2,450 00
Gross cash income,		$97,834 31

Expenditures.

Cash paid for fire losses,	$87,740 97	
Deduct salvage and reinsurance,	7,574 42	
Net cash paid for fire losses,		$80,166 55
Cash dividends paid,		6,000 00
Cash paid for commissions and brokerage,		15,556 11
for salaries of officers and employees,		6,700 00
for State and local taxes,		3,822 78
for incidentals,		5,383 33
Gross cash expenditures,		$117,628 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$7,131,918 00	$94,059 24
written during 1883,	7,184,604 00	96,552 53
Total,	$14,316,522 00	$190,611 77
Deduct risks expired and terminated,	6,947,543 00	87,095 45
In force at end of year,	$7,368,979 00	$103,516 32
Deduct amount reinsured,	173,419 00	2,146 55
Net amount in force,	$7,195,560 00	$101,369 77

MISCELLANEOUS.

Premiums received from organization of company,	$1,766,387 00
Losses paid from organization of company,	1,159,182 98
Cash dividends declared from organization of company,	104,000 00
Dividends declared during the year (3 per cent.),	6,000 00
Fire losses incurred during the year,	84,181 01
Company's stock owned by directors,	73,600 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER *

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

PAID-UP CAPITAL $100,000.

ROBERT R. FEARS, *President.* JOHN CUNNINGHAM, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
44	shares Gloucester National Bank,	$4,400 00	$5,940 00
100	" Cape Ann National Bank,	10,000 00	15,550 00
20	" North National Bank, Boston,	2,000 00	2,592 50
50	" Exchange Nat'l Bank, Boston,	5,000 00	6,000 00
75	" Revere National Bank, Boston,	7,500 00	8,868 75
20	" First National Bank, Boston,	2,000 00	3,900 00
10	" Commonwealth N'l B'k, Boston,	1,000 00	1,120 00
10	" Redemption Nat'l Bank, Boston,	1,000 00	1,277 50
36	" Eliot National Bank, Boston,	3,600 00	4,464 00
30	" Second Nat'l Bank, Boston,	3,000 00	4,597 50
20	" Washington Nat'l Bank, Boston,	2,000 00	2,630 00
6	" Howard Nat'l Bank, Boston,	600 00	732 00
7	" Boston National Bank, Boston,	700 00	820 75
15	" First Nat'l Bank, Newburyport,	1,500 00	2,103 75
10	" Great Falls and Conway R.R.,	1,000 00	275 00
25	" Fitchburg Railroad,	2,500 00	3,150 00
35	" Old Colony Railroad,	3,500 00	4,970 00
22	" Boston and Albany Railroad,	2,200 00	3,861 00
Eastern Railroad bonds,		6,500 00	7,223 12
Chicago, Burl. and Quincy Railroad bonds,		2,000 00	2,540 00
New York and New England R. R. bonds,		5,000 00	5,000 00
Boston city bonds,		4,000 00	4,880 00
Cambridge city bonds,		5,000 00	6,050 00
		$76,000 00	$98,545 87

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* All the fire risks of this company were reinsured in the Westchester Fire Insurance Company, Jan. 31, 1884.

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$20,600 00	
Interest due or accrued thereon,	468 83	
Stocks, bonds, etc., as per schedule,	98,545 87	
Cash in the office of the company,	234 44	
Cash deposited in bank,	2,710 09	
Interest due and accrued,	757 01	
Premiums in course of collection (gross),	2,919 94	
Notes taken for marine and inland risks,	2,593 00	
Gross assets,		$128,829 18

Liabilities.

Losses adjusted, unpaid,	$6,360 37	
Unearned premiums on outstanding risks,	22,285 61	
Dividends to stockholders unpaid,	305 00	
Due and accrued for rent, salaries, etc.,	348 89	
Commissions and brokerage,	531 18	
Gross liabilities, except capital,		29,831 05
Surplus as regards policy-holders,		$98,998 13
Paid-up capital,		100,000 00
Impairment of capital,		$1,001 87

Income.

Cash received for fire premiums,	$32,422 78	
Deduct reinsurance and return premiums,	2,941 66	
Net cash received for fire premiums,		$29,481 12
Cash rec'd for marine and inl'd premiums,	$3,818 16	
Deduct reinsurance and return premiums,	844 95	
Net cash rec'd for marine and inl'd prem's,		2,973 21
Interest received on bonds and mortgages,		1,298 08
Interest and dividends received from all other sources,		4,134 35
Income from return tax, etc.,		837 21
Gross cash income,		$38,723 97

Expenditures.

Cash paid for fire losses,	$29,601 41	
Deduct salvage and reinsurance,	247 23	
Net cash paid for fire losses,		$29,354 18

* Value of lands mortgaged, $17,100 00
Value of buildings thereon, 35,900 00
Amount of insurance held as collateral, 27,200 00

Cash paid for marine and inland losses,	$699 06	
Deduct salvage and reinsurance,	70 00	
Net cash paid for marine and inland losses,		$629 06
Cash dividends paid,		4,945 00
Cash paid for commissions and brokerage,		4,967 96
for salaries of officers and employees,		4,081 22
State and local taxes,		1,757 12
Gross cash expenditures,		$45,734 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$3,313,557 00	$40,403 42
written during 1883,	2,618,803 00	32,991 96
Total,	$5,932,360 00	$73,395 38
Deduct risks expired and terminated,	2,461,323 00	28,835 38
In force at end of year,	$3,471,037 00	$44,560 00
Deduct amount reinsured,	3,500 00	45 75
Net amount in force,	$3,467,537 00	$44,514 25
Marine risks outstanding Dec. 31, 1882,	$30,200 00	$2,511 13
written during 1883,	83,678 00	3,438 33
Total,	$113,878 00	$5,949 46
Deduct risks expired and terminated,	90,028 00	4,265 46
In force at end of year,	$23,850 00	$1,684 00
Deduct amount reinsured,	4,200 00	336 00
Net amount in force,	$19,650 00	$1,348 00

Miscellaneous.

Premiums received from organization of company,	$639,544 47
Losses paid from organization of company,	502,609 13
Cash dividends declared from organization of company,	67,500 00
Dividends declared during the year (5 per cent.),	5,000 00
Fire losses incurred during the year,	31,100 14
Marine and inland losses incurred during the year,	396 21
Company's stock owned by directors,	35,300 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Jan. 9, 1873. Commenced business, Jan. 9, 1873.]

PAID-UP CAPITAL, $500,000.

SAMUEL APPLETON, *President.* SAMUEL H. WISE, *Secretary*

Office, No. 59 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
75 shares State National Bank,	$7,500 00	$9,675 00
40 " Atlantic National Bank,	4,000 00	6,160 00
300 " Atlas National Bank,	30,000 00	37,125 00
268 " Eagle National Bank,	26,800 00	29,279 00
250 " Second National Bank,	25,000 00	38,250 00
200 " Shoe and Leather Nat'l Bank,	20,000 00	19,000 00
150 " Shawmut National Bank,	15,000 00	17,400 00
282 " City National Bank,	28,200 00	31,584 00
150 " Hamilton National Bank,	15,000 00	17,700 00
40 " Somerville Horse Railroad,	2,000 00	2,120 00
Boston and Lowell Railroad bonds,	100,000 00	118,000 00
Cheshire Railroad bonds,	52,000 00	57,535 00
Middlesex Horse Railroad bonds,	25,000 00	26,250 00
United States bonds,	100,000 00	124,000 00
	$450,500 00	$534,078 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Atch., Top. and S. F. Railroad,	$23,700 00	$20,000 00
Herdic Phaeton Company bond,	1,000 00	990 00
211 shares Washington Mills,	7,174 00	
4 " Laconia Company,	1,960 00	10,100 00
40 " Northern Gas-Light Company,	1,200 00	
Atlantic and Pacific Railroad subscriptions,	616 00	300 00
5 shares Highland Street Railroad,	597 50	975 00
10 " Metropolitan Street Railroad,	740 00	
	$36,987 50	$32,365 00

Summary of Assets Dec. 31, 1883.

Cash value of unencumbered real estate,	$86,950 54	
Loans on mort'ge of real estate (first liens*),	35,800 00	
Interest due or accrued thereon,	3,545 87	
Stocks, bonds, etc., as per schedule,	534,078 00	
Loans on collateral security, as per schedule,	32,365 00	
Cash in the office of the company,	8,325 46	
Cash deposited in bank,	103,194 73	
Interest due and accrued,	3,478 20	
Premiums in course of collection (gross),	126,429 59	
Notes taken for marine and inland risks,	11,411 48	
Rents due and accrued,	1,300 00	
Chattel mortgage,	350 00	
Due from La Confiance Insurance Co. for premiums, secured,	140,349 44	
Gross assets,		$1,087,578 31

Liabilities.

Net amount of unpaid losses,	$80,138 39	
Unearned premiums on outstanding risks,	†442,551 93	
Unused balances of premium notes,	1,031 86	
Commissions and brokerage,	45,166 59	
Gross liabilities, except capital,		568,888 77
Surplus as regards policy-holders,		$518,689 54
Paid-up capital,		500,000 00
Surplus over capital,		$18,689 54

Income.

Cash received for fire premiums,	$871,789 93	
Deduct reinsurance and return premiums,	142,864 70	
Net cash received for fire premiums,		$728,925 23
Cash rec'd for marine and inland premiums,	$108,179 68	
Deduct reinsurance and return premiums,	30,703 44	
Net cash rec'd for marine and inl'd prem's,		77,476 24
Interest received on bonds and mortgages,		2,416 19
Interest and dividends received from all other sources,		36,684 00
Income from rents,		4,949 77
Gross cash income,		$850,451 43

* Total value of property mortgaged, . . . $57,700 00
Amount of insurance held as collateral, . . 15,750 00

† Of the marine premiums, $10,269.93 is taken at 60 per cent. and $8,160.28 at 100 per cent.

Expenditures.

Cash paid for fire losses,	$156,214 78	
Deduct salvage and reinsurance,	33,473 07	
Net cash paid for fire losses,		$422,741 71
Cash paid for marine and inland losses,	$108,407 93	
Deduct salvage and reinsurance,	23,280 58	
Net cash paid for marine and inland losses,		85,127 35
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		118,943 05
for salaries of officers and employees,		36,040 65
for State and local taxes,		16,392 89
for incidentals,		90,758 07
Gross cash expenditures,		$790,003 72

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$79,169,385 00	$689,995 87
written during 1883,	101,599,177 00	899,716 04
Total,	$180,768,562 00	$1,589,711 91
Deduct risks expired and terminated,	76,840,501 00	687,967 25
In force at end of year,	$103,928,061 00	$901,744 66
Deduct amount reinsured,	6,082,720 00	53,501 22
Net amount in force,	$97,845,341 00	$848,243 44
Marine risks outstanding Dec. 31, 1882,	$1,527,289 00	$35,717 62
written during 1883,	9,661,231 00	89,392 35
Total,	$11,188,520 00	$125,109 97
Deduct risks expired and terminated,	9,793,832 00	95,262 86
In force at end of year,	$1,394,688 00	$29,847 11
Deduct amount reinsured,	225,100 00	4,570 27
Net amount in force,	$1,169,588 00	$25,276 84

Miscellaneous.

Premiums received from organization of company,	$7,251,763 28
Losses paid from organization of company,	4,207,564 58
Cash dividends declared from organization of company,	395,000 00
Dividends declared during the year (4 per cent.),	20,000 00
Fire losses incurred during the year,	447,482 94
Marine and inland losses incurred during the year,	71,757 00
Company's stock owned by directors,	52,700 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May 1823.]

GEO R. ROGERS, *President.* B. F. FIELD, JR., *Secretary.*

PAID-UP CAPITAL, $400,000.

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
100 shares	Atlantic National Bank,	$10,000 00	$15,400 00
200 "	City National Bank,	20,000 00	22,400 00
200 "	Columbian National Bank,	20,000 00	25,800 00
214 "	Eagle National Bank,	21,400 00	23,326 00
300 "	Globe National Bank,	30,000 00	30,900 00
120 "	Hamilton National Bank,	12,000 00	14,160 00
160 "	New England National Bank,	16,000 00	21,280 00
200 "	North National Bank,	20,000 00	25,800 00
37 "	Railroad National Bank,	3,700 00	4,366 00
178 "	State National Bank,	17,800 00	22,606 00
535 "	Suffolk National Bank,	53,500 00	63,665 00
200 "	Tremont National Bank,	20,000 00	21,400 00
200 "	Union National Bank,	20,000 00	28,400 00
200 "	Boston and Providence Railroad,	20,000 00	33,400 00
100 "	Lyman Mills,	10,000 00	9,000 00
United States bonds,		15,000 00	17,100 00
New Bedford Railroad bonds,		30,000 00	36,600 00
Boston and Albany Railroad bonds,		30,000 00	36,600 00
Boston and Maine Railroad bonds,		10,000 00	12,400 00
Fitchburg Railroad bonds,		25,000 00	30,750 00
Boston and Lowell Railroad bonds,		25,000 00	28,800 00
Boston city bonds,		65,000 00	77,350 00
Charlestown water loan,		10,000 00	11,600 00
		$504,400 00	$613,103 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
United States bonds,	$1,710 00	$1,550 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$41,500 00	
Interest due or accrued thereon,	595 00	
Stocks, bonds, etc, as per schedule,	613,103 00	
Loans on collateral security, as per schedule,	1,550 00	
Cash in the office of the company,	897 37	
Cash deposited in bank,	9,723 48	
Interest due and accrued,	5,895 83	
Premiums in course of collection (gross),	8,378 24	
Notes taken for marine and inland risks,	25,301 33	
Gross assets,		$706,944 25

Liabilities.

Losses claimed and reported,	$13,472 50	
Losses disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	105,705 55†	
Due and accrued for rent, salaries, etc.,	1,500 00	
Commissions and brokerage,	625 00	
Gross liabilities, except capital,		122,803 05
Surplus as regards policy-holders,		$584,141 20
Paid-up capital,		400,000 00
Surplus over capital,		$184,141 20

Income

Cash received for fire premiums,	$147,020 83	
Deduct reinsurance and return premiums,	21,255 51	
Net cash received for fire premiums,		$125,765 32
Cash rec'd for marine and inland premiums,	$89,556 46	
Deduct reinsurance and return premiums,	28,970 49	
Net cash rec'd for marine and inl'd prem's,		60,585 97
Interest received on bonds and mortgages,		2,000 00
Interest and dividends received from all other sources,		30,193 44
Gross cash income,		$218,544 73

Expenditures.

Net cash paid for fire losses,		$75,416 54
Cash paid for marine and inland losses,	$41,659 06	
Deduct salvage and reinsurance,	86 89	
Net cash paid for marine and inland losses,		41,572 17

* Value of lands mortgaged, $24,800 00
Value of buildings thereon, 33,200 00
Amount of insurance held as collateral, 41,000 00

† Of the marine premiums, $8,512.52 is taken at 60 per cent. and $8,113.07 at 100 per cent.

Cash dividends paid,	$40,000 00
Cash paid for commissions and brokerage,	31,528 53
for salaries of officers and employees,	14,075 00
for State and local taxes,	6,771 49
for incidentals,	11,108 29
Gross cash expenditures,	$220,472 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31. 1882,	$20,364,983 00	$188,514 64
written during 1883,	15,580,671 00	148,357 85
Total,	$35,945,654 00	$336,872 49
Deduct risks expired and terminated,	17,170,123 00	155,863 82
In force at end of year,	$18,775,531 00	$181,008 67
Deduct amount reinsured,	585,822 00	7,065 12
Net amount in force,	$18,189,709 00	$173,943 55
Marine risks outstanding Dec. 31, 1882,	$2,723,156 00	30,207 14
written during 1883,	3,290,389 00	77,569 90
Total,	$6,013,545 00	$107,777 04
Deduct risks expired and terminated,	3,493,628 00	83,977 23
In force at end of year,	$2,519,917 00	$23,799 81
Deduct amount reinsured,	26,000 00	1,499 20
Net amount in force,	$2,493,917 00	$22,300 61

Miscellaneous.

Premiums received from organization of company,	$5,740,330 00
Losses paid from organization of company,	4,366,509 05
Cash dividends declared from organization of company,	1,854,500 00
Dividends declared during the year (10 per cent.),	40,000 00
Fire losses incurred during the year,	65,086 24
Marine and inland losses incurred during the year,	26,725 72
Company's stock owned by directors,	26,800 00

MERCHANTS' INSURANCE COMPANY, BOSTON.*

[Incorporated March 30, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $50,000.

CHARLES A. FULLER, *President.* ELISHA WHITNEY, *Secretary.*

Office, 43 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
126 shares Beverly National Bank, . .	$12,600 00	$15,750 00
80 " Naumkeag Nat'l Bank, Salem, .	8,000 00	13,200 00
67 " Merchants' Nat'l Bank, Salem, .	3,350 00	4,690 00
50 " Mercantile Nat'l Bank, Salem, .	5,000 00	6,100 00
5 " First National Bank, Salem, .	500 00	610 00
17 " Grand Nat'l Bank, Marblehead,	1,700 00	2,074 00
20 " Hide and Leather N'l B'k Boston,	2,000 00	2,240 00
30 " Revere National Bank, Boston, .	3,000 00	3,547 25
5 " Eagle National Bank, Boston, .	500 00	550 62
2 " Merchants' Nat'l Bank, Boston, .	200 00	267 50
20 " Merchandise Nat'l Bank, Boston,	2,000 00	1,920 00
Boston and Albany Railroad bonds, . .	3,000 00	3,660 00
50 shares Atch. Topeka and Santa Fé R. R.	5,000 00	3,950 00
1 " Ports. Gt. Falls and Conway R. R.	100 00	25 00
	$46,950 00	$58,584 37

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule, . .	$58,584 37	
Cash in the office of the company, . .	23 73	
Cash deposited in bank, ...	7,367 64	
Premiums in course of collection (gross), .	1,646 18	
Notes taken for marine and inland risks, .	1,213 00	
Gross assets, ...		$68,834 92

LIABILITIES.

Losses claimed and reported, . . .	$1,427 98	
Unearned premiums on outstanding risks, .	8,699 82†	
Gross liabilities, except capital, . .		10,127 80
Surplus as regards policy-holders, ...		$58,707 12
Paid-up capital, ...		50,000 00
Surplus over capital, ...		$8,707 12

* Formerly "Beverly Insurance Company," named changed by Act of Legislature, March 24, 1883.

† $6,857.02 taken at 60 per cent. and $1,842.80 at 100 per cent.

Income.

Cash rec'd for marine and inland premiums,	$17,184 77	
Deduct reinsurance and return premiums, .	1,512 15	
Net cash rec'd for marine and inland prem's,		$15,672 62
Interest and dividends received from all sources, . .		2,371 42
Gross cash income, ...		$18,044 04

Expenditures.

Cash paid for marine and inland losses, .	$6,005 36	
Deduct salvage and reinsurance, . .	1,542 64	
Net cash paid for marine and inland losses,		$4,462 72
Cash dividends paid, ...		5,000 00
Cash paid for commissions and brokerage, . . .		1,226 53
for salaries of officers and employees, . .		1,800 00
for State and local taxes, ...		74 96
for incidentals, ...		529 74
Gross cash expenditures, ...		$13,093 95

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882, .	$122,246 00	$8,912 89
Marine risks written during 1883, . .	671,745 00	20,043 95
Total, ...	$793,991 00	$28,956 84
Deduct risks expired and terminated, . .	537,836 00	15,327 91
In force at end of year, ...	$256,155 00	$13,628 93
Deduct amount reinsured, ...	7,250 00	214 66
Net amount in force, ...	$248,905 00	$13,414 27

Miscellaneous.

Premiums received from organization of company, . .	$396,098 81
Losses paid from organization of company, . . .	335,423 00
Cash dividends declared from organization of company, .	63,250 00
Dividends declared during the year (10 per cent.), . .	5,000 00
Marine and inland losses incurred during the year, . .	7,433 34
Company's stock owned by directors, ...	7,000 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 24, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $300,000.

GEORGE F. OSBORNE, *President.* EUGENE B. HINKLEY, *Secretary.*

Office, No. 64 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
700 shares	Tremont National Bank,	$70,000 00	$75,250 00
100 "	Union National Bank,	10,000 00	14,250 00
50 "	Globe National Bank,	5,000 00	5,150 00
40 "	Massachusetts National Bank,	10,000 00	11,300 00
100 "	Hamilton National Bank,	10,000 00	11,800 00
120 "	Suffolk National Bank,	12,000 00	14,280 00
120 "	Revere National Bank,	12,000 00	14,190 00
50 "	Everett National Bank,	5,000 00	5,600 00
75 "	Shoe and Leather Nat'l Bank,	7,500 00	7,125 00
50 "	Hide and Leather Nat'l Bank,	5,000 00	5,575 00
37 "	Atlas National Bank,	3,700 00	4,578 75
90 "	State National Bank,	9,000 00	11,610 00
42 "	Columbian National Bank,	4,200 00	5,376 00
50 "	Howard National Bank,	5,000 00	6,025 00
100 "	New England Nat'l Bank,	10,000 00	13,375 00
50 "	Faneuil Hall National Bank,	5,000 00	6,525 00
200 "	Old Boston National Bank,	10,000 00	13,000 00
100 "	National Bank of Redemption,	10,000 00	12,750 00
100 "	National Bank of Republic,	10,000 00	12,850 00
120 "	National Bank of Commerce,	12,000 00	13,890 00
Boston and Maine Railroad bonds,		10,000 00	12,300 00
Burlington & Mis. in Nebraska R. R. bonds,		24,000 00	27,120 00
Fitchburg Railroad bonds,		10,000 00	12,400 00
Union Pacific Railroad bonds,		20,000 00	22,800 00
Oregon Railway and Navigation Co. bonds,		10,000 00	10,600 00
Brookline water loan,		10,000 00	13,100 00
Fitchburg city bonds,		30,000 00	34,500 00
United States bonds,		50,000 00	57,500 00
		$389,400 00	$454,819 75

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$454,819 75
Cash in the office of the company,	7,408 25
deposited in bank,	9,801 49

Interest due and accrued,	$3,395 00	
Premiums in course of collection (gross),	21,104 17	
Notes taken for marine and inland risks,	9,298 47	
Premiums more than 3 mos. due, $105 56		
Gross assets,		$505,827 13

Liabilities.

Losses adjusted, unpaid,	$23,500 00	
Losses disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	*102,160 86	
Commissions and brokerage,	2,100 00	
Gross liabilities, except capital,		128,760 86
Surplus as regards policy-holders,		$377,066 27
Paid-up capital,		300,000 00
Surplus over capital,		$77,066 27

Income.

Cash received for fire premiums,	$164,023 42	
Deduct reinsurance and return premiums,	12,548 99	
Net cash received for fire premiums,		$151,474 43
Cash rec'd for marine and inland prem's,	$28,695 50	
Deduct reinsurance and return premiums,	897 22	
Net cash rec'd for marine and inl'd prem's,		27,798 28
Interest and dividends received from all sources,		20,375 94
Gross cash income,		$:99,648 65

Expenditures.

Cash paid for fire losses,	$92,038 31	
Deduct salvage and reinsurance,	231 73	
Net cash paid for fire losses,		$91,806 58
Net cash paid for marine and inland losses,		15,026 81
Cash dividends paid,		30,000 00
Cash paid for commissions and brokerage,		24,772 60
for salaries of officers and employees,		15,646 25
for State and local taxes,		3,525 75
for rent and incidentals,		6,082 83
for profit and loss account,		2,105 72
Gross cash expenditures,		$188,966 54

* The marine premiums ($12,481.98) are taken at 100 per cent.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$10,548,390 00	$130,721 15
Fire risks written during 1883,	13,297,033 00	166,861 36
Total,	$23,845,423 00	$297,582 51
Deduct risks expired and terminated,	10,975,287 00	118,216 67
In force at end of year,	$12,870,136 00	$179,365 84
Deduct amount reinsured,	1,875 00	8 07
Net amount in force,	$12,868,261 00	$179,357 77
Marine risks outstanding Dec. 31, 1882,	$1,197,095 00	$18,388 13
Marine risks written during 1883,	1,155,782 00	19,436 04
Total,	$2,352,877 00	$37,824 17
Deduct risks expired and terminated,	1,504,216 00	25,342 19
In force at end of year,	$848,661 00	$12,481 98

Miscellaneous.

Premiums received from organization of company,	$2,041,806 02
Losses paid from organization of company,	1,328,411 44
Cash dividends declared from organization of company,	300,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Fire losses incurred during the year,	100,038 31
Marine and inland losses incurred during the year,	17,526 81
Company's stock owned by directors,	34,600 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business January 1, 1873.]

Paid-up Capital, $200,000.

Albert Bowker, *President.* Eugene E. Patridge, *Secretary.*

Office, No. 70 State Street.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$50,000 00	$62,000 00
Chic., Milwaukee & St. Paul R. R. bonds,	5,000 00	6,350 00
Toledo, Delphos & Burlington R. R. bonds,	10,000 00	2,300 00
Columbian National Bank stock,	5,000 00	6,450 00
Eliot National Bank stock,	10,000 00	12,400 00
Globe National Bank stock,	10,000 00	10,300 00
Merchants' National Bank stock,	15,000 00	20,100 00

	Par value.	Market value.
City National Bank stock,	$5,000 00	$5,650 00
Exchange National Bank stock,	1,700 00	2,040 00
Hide and Leather National Bank stock,	2,900 00	3,233 50
Old Boston National Bank stock,	12,500 00	16,000 00
Boston National Bank stock,	11,400 00	13,395 00
Shoe and Leather National Bank stock,	5,000 00	4,750 00
State National Bank stock,	10,000 00	12,900 00
Suffolk National Bank stock,	10,000 00	11,900 00
	$163,500 00	$189,768 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Old Colony Railroad stock,	$278 00	$90 00
Union Pacific Railroad bond,	1,140 00	1,000 00
United States bonds,	575 00	125 00
Boston, Revere Beach and Lynn R. R. bonds,	3,341 25	
" " " " stock,	465 00	5,000 00
Cambridge Railroad stock,	1,596 00	
Boston, Revere Beach and Lynn R. R. bonds,	5,568 75	5,000 00
Lynn and Boston R. R. stock,	2,800 00	2,000 00
New Mexico and So. Pacific R. R. bonds,	13,980 00	
Pueblo and Arkansas Valley R. R bonds,	2,325 00	15,000 00
Atch., Topeka and Santa Fé R. R. bonds,	2,520 00	
	$34,589 00	$28,215 00

Summary of Assets, Dec 31, 1883.

Cash value of unencumbered real estate,	$12,110 23	
Loans on mortg'e of real estate (first liens*),	62,203 63	
Interest due or accrued thereon,	627 05	
Stocks and bonds, as per schedule,	189,768 50	
Loans on collateral security, as per schedule,	28,215 00	
Cash in the office of the company,	806 83	
Cash deposited in the bank,	31,309 30	
Interest due and accrued,	500 80	
Premiums in course of collection (gross),	9,472 28	
Chattel mortgage,	593 33	
Gross assets,		$335,606 95

Liabilities.

Losses adjusted, unpaid,	$580 43
claimed and reported,	2,420 84
disputed or resisted,	3,833 00

* Value of lands mortgaged, $50,350 00
Value of buildings thereon, 75,300 00
Amount of insurance held as collateral, 63,100 00

Unearned premiums on outstanding risks,	$59,630 26	
Dividends to stockholders, unpaid,	205 00	
Due and accrued for rent, salaries, etc.,	1,801 28	
State and local taxes,	489 09	
Commissions and brokerage,	1,114 98	
Return premiums,	75 00	
Gross liabilities, except capital,		$70,149 88
Surplus as regards policy-holders,		$265,457 07
Paid-up capital,		200,000 00
Surplus over capital,		$65,457 07

Income.

Cash received for fire premiums,	$85,040 23	
Deduct reinsurance and return premiums,	9,679 03	
Net cash received for fire premiums,		$75,361 20
Interest received on bonds and mortgages,		3,854 90
Interest and dividends received from all other sources,		12,073 00
Income from rents,		585 68
Gross cash income,		$91,874 78

Expenditures.

Cash paid for fire losses,	$33,334 08	
Deduct salvage and reinsurance,	1,814 22	
Net cash paid for fire losses,		$31,519 86
Cash dividends paid,		19,825 00
paid for commissions and brokerage,		9,629 35
for salaries of officers and employees,		12,067 08
for State and local taxes,		3,749 88
for incidentals,		6,237 48
Gross cash expenditures,		$83,028 65

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$12,879,913 00	$103,137 00
Fire risks written during 1883,	12,906,777 00	88,248 57
Total,	$25,786,690 00	$191,385 57
Deduct risks expired and terminated,	11,677,516 00	77,787 58
In force at end of year,	$14,109,174 00	$113,597 99
Deduct amount reinsured,	424,075 00	3,098 88
Net amount in force,	$13,685,099 00	$110,499 11

MISCELLANEOUS.

Premiums received from organization of company,	$689,400 20
Losses paid from organization of company,	222,418 19
Cash dividends declared from organization of company,	200,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses during the year,	28,922 39
Company's stock owned by directors,	28,700 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated December 27, 1872. Commenced business January 15, 1873.]

PAID-UP CAPITAL, $200,000.

FRANKLIN GREENE, *President.* FRANCIS H. STEVENS, *Secretary.*

Office, No. 42 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
500 shares	Webster National Bank,	$50,000 00	$54,500 00
112 "	Atlas National Bank,	11,200 00	13,860 00
203 "	Eliot National Bank,	20,300 00	25,172 00
10 "	Eagle National Bank,	1,000 00	1,092 50
100 "	Merchandise National Bank,	10,000 00	9,600 00
125 "	Market National Bank,	12,500 00	11,562 50
50 "	New England National Bank,	5,000 00	6,687 50
120 "	Tremont National Bank,	12,000 00	12,870 00
125 "	Second National Bank,	12,500 00	19,125 00
48 "	Blackstone National Bank,	4,800 00	4,848 00
60 "	Merchants' National Bank,	6,000 00	8,032 50
100 "	State National Bank,	10,000 00	12,900 00
100 "	Globe National Bank,	10,000 00	10,300 00
Boston and Lowell Railroad bonds,		25,000 00	29,500 00
Northern Pacific Terminal R. R. bonds,		30,000 00	30,000 00
Kansas City, Lawrence and So. R. R. bonds,		25,000 00	27,000 00
Cin., Ind., St. Louis and Chicago R.R. bonds,		10,000 00	10,000 00
City of Cincinnati bonds,		25,000 00	32,250 00
City of Cleveland bonds,		20,000 00	20,200 00
		$300,300 00	$339,500 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$339,500 00	
Cash in the office of the company,	3,629 99	
Cash deposited in bank,	2,734 54	
Interest due and accrued,	2,633 32	
Premiums in course of collection (gross),	19,790 18	
Gross assets,		$368,288 03

Liabilities.

Losses adjusted, unpaid,	$9,303 82	
claimed and reported,	14,460 00	
disputed or resisted,	1,800 00	
Unearned premiums on outstanding risks,	112,978 68	
Due for borrowed money,	10,000 00	
Commissions and brokerage,	3,532 53	
Gross liabilities, except capital,		$152,075 03
Surplus as regards policy-holders,		$216,213 00
Paid-up capital,		200,000 00
Surplus over capital,		$16,213 00

Income.

Cash received for fire premiums,	$191,450 17	
Deduct reinsurance and return premiums,	20,856 19	
Net cash received for fire premiums,		$170,593 98
Interest and dividends received from all sources,		16,768 10
Income from profit and loss account,		286 38
Gross cash income,		$187,648 46

Expenditures.

Cash paid for fire losses,	$128,415 91	
Deduct salvage and reinsurance,	724 41	
Net cash paid for fire losses,		$127,691 50
Cash dividends paid,		10,000 00
Cash paid for commissions and brokerage,		31,645 57
for salaries of officers and employees,		11,600 00
for State and local taxes,		2,699 98
for rent and incidentals,		14,369 59
Gross cash expenditures,		$198,006 64

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$18,930,206 00	$216,714 85
Fire risks written during 1883,	17,361,693 00	194,292 14
Total,	$36,291,899 00	$411,006 99
Deduct risks expired and terminated,	16,576,513 00	180,237 52
In force at end of year,	$19,715,386 00	$230,769 47
Deduct amount reinsured,	363,443 00	4,812 11
Net amount in force,	$19,351,943 00	$225,957 36

MISCELLANEOUS.

Premiums received from organization of company,	$1,740,051 29
Losses paid from organization of company,	929,494 55
Cash dividends declared from organization of company,	176,000 00
Dividends declared during the year (5 per cent.),	10,000 00
Fire losses incurred during the year,	133,690 19
Company's stock owned by directors,	106,300 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

PAID-UP CAPITAL, $100,000.

WILLIAM NORTHEY, *President.* FRED'K P. RICHARDSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$10,000 00	$11,950 00
Burlington and Mo. R. in Neb. R. R. bonds,	6,000 00	6,780 00
Cedar Rapids and Missouri Railroad bonds,	5,000 00	6,150 00
Consolidated Railroad of Vermont bonds,	5,000 00	3,131 25
Phila., Wilmington and Balti R.R. bonds,	5,000 00	5,275 00
Fremont, Elkhorn and Mo. Val. R.R. bonds,	10,000 00	10,200 00
Essex Railroad bonds,	900 00	900 00
Sioux City and Pacific Railroad bonds,	3,000 00	2,790 00
Oregon R'way and Nav. Co. mort'ge bonds,	5,000 00	5,250 00
Northern Pacific R.R. land grant bonds,	5,000 00	5,112 50
50 shares Chic., Burl. and Quincy Railroad,	5,000 00	6,025 00
50 " Chic., Iowa and Neb. Railroad,	5,000 00	7,600 00
50 " Fremont, Elkhorn & Mo. Val. R.R.,	–	500 00
Cleveland city bonds,	10,000 00	11,750 00
Providence city bonds,	5,000 00	5,785 50
Cambridge city bonds,	10,000 00	12,700 00
Louisville city bonds,	5,000 00	5,400 00
Minneapolis city bonds,	10,000 00	10,000 00
Chicago city bonds,	1,000 00	1,100 00
Manhattan Beach Improvement Co., bonds,	5,000 00	4,500 00
30 shares Mercantile Nat'l Bank, Salem,	3,000 00	3,540 00
81 " Merchants' Nat'l Bank, Salem,	4,050 00	5,508 00
73 " Exchange Nat'l Bank, Salem,	7,300 00	8,687 00
98 " First National Bank, Salem,	9,800 00	12,054 00
100 " Naumkeag Nat'l Bank, Salem,	10,000 00	16,000 00
93 " North National Bank, Boston,	9,300 00	12,055 12

		Par value.	Market value.
100 shares	Second Nat'l Bank, Boston, .	$10,000 00	$15,300 00
100 "	Webster National Bank, Boston,	10,000 00	10,950 00
75 "	Commerce Nat'l Bank, Boston, .	7,500 00	8,681 25
51 "	Atlantic National Bank, Boston,	5,100 00	7,854 00
30 "	Merchants' Nat'l Bank, Boston,	3,000 00	4,016 25
16 "	Shawmut Nati'l Bank, Boston, .	1,600 00	1,848 00
21 "	Boston National Bank, Boston, .	2,100 00	2,467 50
		$193,650 00	$231,860 37

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Asbestos Packing Company stock, . .	$3,700 00	$3,000 00
Burlington and Mo. R. in Neb. R. R. bonds,	678 00	
City of Louisville bonds, ...	2,160 00	5,600 00
City of Cleveland bonds, ...	3,525 00	
	$10,063 00	$8,600 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule, . .	$231,860 37	
Loans on collateral security, as per schedule,	8,600 00	
Cash in the office of the company, . .	795 08	
Cash deposited in bank, ...	27,789 17	
Interest due and accrued, ...	1,305 00	
Premiums in course of collection (gross), .	4,491 35	
Notes taken for marine and inland risks, .	14,430 50	
Gross assets, ...		$289,271 47

Liabilities.

Losses claimed and reported, . . .	$12,000 00	
Unearned premiums on outstanding risks,	27,028 51*	
Dividends to stockholders unpaid, . .	55 00	
Due and accrued for rents, salaries, etc., .	429 17	
Commissions and brokerage, . . .	296 55	
Gross liabilities, except capital, . .		39,809 23
Surplus as regards policy-holders, ...		$249,462 24
Paid-up capital, ...		100,000 00
Surplus over capital, ...		$149,462 24

* Taken at 100 per cent.

Income.

Cash rec'd for marine and inl'd premiums,	$50,392 46	
Deduct reinsurance and return premiums,	3,955 88	
Net cash rec'd for marine and inl'd prem's,		$46,436 58
Interest and dividends received from all sources,		12,856 02
Gross cash income,		$59,292 60

Expenditures.

Cash paid for marine and inland losses,	$41,406 27	
Deduct salvage and reinsurance,	2,645 32	
Net cash paid for marine and inland losses,		$38,760 95
Cash dividends paid,		10,095 00
paid for commissions and brokerage,		2,987 00
for salaries of officers and employees,		4,000 00
for State and local taxes,		480 75
for rent and incidentals,		1,837 56
Gross cash expenditures,		$58,161 26

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$710,441 00	$28,252 87
Marine risks written during 1883,	2,831,235 00	47,276 93
Total,	$3,541,676 00	$75,529 80
Deduct risks expired and terminated,	2,940,083 00	47,928 29
In force at end of year,	$601,593 00	$27,601 51
Deduct amount reinsured,	13,500 00	573 00
Net amount in force,	$588,093 00	$27,028 51

Miscellaneous.

Premiums received from organization of company,	$1,292,428 69
Losses paid from organization of company,	960,122 50
Cash dividends declared from organization of company,	264,000 00
Dividends declared during the year (10 per cent.),	10,000 00
Marine and inland losses incurred during the year,	41,406 27
Company's stock owned by directors,	13,700 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 26, 1872. Commenced business Jan. 1, 1873]

PAID-UP CAPITAL, $600,000.

JOHN C. ABBOTT, *President.* CHARLES A. FULLER, *Secretary.*

Office, No. 16 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
253	shares Shawmut National Bank,	$25,300 00	$29,348 00
50	" Merchandise National Bank,	5,000 00	4,800 00
200	" Hamilton National Bank,	20,000 00	23,600 00
100	" Second National Bank,	10,000 00	15,300 00
31	" Atlantic National Bank,	3,100 00	4,774 00
117	" Tremont National Bank,	11,700 00	12,548 25
47	" Atlas National Bank,	4,700 00	5,816 25
62	" Merchants' National Bank,	6,200 00	8,300 25
250	" Republic National Bank,	25,000 00	32,031 25
54	" Redemption National Bank,	5,400 00	6,898 50
94	" North National Bank,	9,400 00	12,184 75
100	" Third National Bank,	10,000 00	9,500 00
25	" New England National Bank,	2,500 00	3,350 00
75	" National Bank of Commerce,	7,500 00	8,362 50
20	" Howard National Bank,	2,000 00	2,440 00
21	" Market National Bank,	2,100 00	1,942 50
20	" Suffolk National Bank,	2,000 00	2,380 00
Boston and Maine Railroad bonds,		7,000 00	8,680 00
Boston and Albany Railroad bonds,		113,000 00	137,300 00
Eastern Railroad bonds,		21,000 00	23,310 00
Boston and Lowell Railroad bonds,		10,000 00	11,025 00
Chicago, Burl. and Quincy Railroad bonds,		20,000 00	20,750 00
Old Colony Railroad bonds,		8,000 00	9,593 75
Fitchburg Railroad bonds,		18,000 00	19,080 00
United States bonds,		183,000 00	209,992 50
Providence city bonds,		25,000 00	28,937 50
Newton city bonds,		9,000 00	11,475 00
Boston city bonds,		24,000 00	25,140 00
Worcester city bonds,		50,000 00	54,000 00
Woburn town bonds,		25,000 00	28,000 00
Arlington town bonds,		18,000 00	20,160 00
		$682,900 00	$791,020 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$791,020 00	
Cash in the office of the company,	1,966 86	
Cash deposited in bank,	67,508 92	
Interest due and accrued,	5,105 00	
Premiums in course of collection (gross),	61,076 85	
Notes taken for marine and inland risks,	76,150 57	
Gross assets,		$1,002,828 20

Liabilities.

Losses claimed and reported,	$69,619 00	
Unearned premiums on outstanding risks,	*278,362 48	
Due for special deposit,	7,000 00	
Commissions and brokerage,	5,000 00	
Gross liabilities, except capital,		359,981 48
Surplus as regards policy-holders,		$642,846 72
Paid-up capital,		600,000 00
Surplus over capital,		$42,846 72

Income.

Cash received for fire premiums,	$367,877 94	
Deduct reinsurance and return premiums,	55,335 01	
Net cash received for fire premiums,		$312,542 93
Cash rec'd for marine and inland premiums,	$388,283 08	
Deduct reinsurance and return premiums,	36,383 91	
Net cash rec'd for marine and inland prem's,		351,899 17
Interest and dividends received from all sources,		36,760 72
Income from collections,		782 05
Gross cash income,		$701,984 87

Expenditures.

Cash paid for fire losses,	$238,507 05
for marine and inland losses,	278,551 27
for commissions and brokerage,	95,331 52
for salaries and incidentals,	64,242 83
State and local taxes,	12,158 45
Gross cash expenditures,	$688,791 12

* Of the marine premiums $58,917 is taken at 60 per cent., and $12,023.22 at 100 per cent.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$28,708,650 00	$349,441 50
written during 1883,	32,371,655 00	393,127 59
Total,	$61,080,305 00	$742,569 09
Deduct risks expired and terminated,	28,832,674 00	329,061 48
In force at end of year,	$32,247,631 00	$413,507 61
Deduct amount reinsured,	822,827 00	7,414 77
Net amount in force,	$31,424,804 00	$406,092 84
Marine risks outstanding Dec. 31, 1882,	$1,250,393 00	$92,829 80
written during 1883,	29,009,384 00	366,470 12
Total,	$30,259,777 00	$459,299 92
Deduct risks expired and terminated,	27,782,441 00	339,827 76
In force at end of year,	$2,477,336 00	$119,472 16
Deduct amount reinsured,	69,735 00	2,571 91
Net amount in force,	$2,407,601 00	$116,900 25

Miscellaneous.

Premiums received from organization of company,	$4,276,499 36
Losses paid from organization of company,	2,455,357 90
Cash dividends declared from organization of company,	265,000 00
Fire losses incurred during the year,	248,348 83
Marine and inland losses incurred during the year,	279,256 27
Company's stock owned by directors,	92,700 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

Paid-up Capital, $1,000,000.

J. N. Dunham, *President.* S. J. Hall, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States registered bonds,	$100,000 00	$135,000 00
Wakefield (Mass.) Water Co. reg'd bonds,	50,000 00	50,000 00
Boston and Albany Railroad bonds,	100,000 00	122,000 00
Kansas City, St. Joe. and C. B. R.R. bonds,	100,000 00	118,000 00
Union Pacific Railroad bonds,	50,000 00	53,000 00
Chicago and Northwestern Railroad bonds,	50,000 00	55,000 00
Morris and Essex Railroad bonds,	8,000 00	10,000 00
New York and Harlem Railroad bonds,	10,000 00	12,500 00

Chic, Milwaukee and St. Paul R. R. bonds,			$10,000 00	$12,500 00
St. Paul, Minn. and Manitoba Rail'y bonds,			50,000 00	55,000 00
Chicago, Burl. and Quincy Railroad bonds,			10,000 00	8,800 00
Detroit, Lansing and Northern R. R. bonds,			2,000 00	2,320 00
100	shares	Agawam Nat'l B'k, Springfield,	10,000 00	13,000 00
150	"	J. Hancock Nat'l B'k, "	15,000 00	18,750 00
104	"	Chicopee Nat'l Bank, "	10,400 00	16,640 00
100	"	Pynchon Nat'l Bank, "	10,000 00	17,000 00
28	"	Second Nat'l Bank, "	2,800 00	4,900 00
200	"	Third Nat'l Bank, "	20,000 00	35,000 00
100	"	City National Bank, "	10,000 00	12,800 00
100	"	Chapin Nat'l Bank, "	10,000 00	13,300 00
116	"	First National Bank, "	11,600 00	19,140 00
75	"	Ware National Bank, Ware, .	7,500 00	9,000 00
34	"	First Nat'l Bank, Northampton,	3,400 00	4,250 00
100	"	Northampton Nat'l B'k, "	10,000 00	17,000 00
10	"	Monson National Bank, Monson,	1,000 00	1,250 00
31	"	First National Bank, Chicopee, .	3,100 00	4,960 00
20	"	Adams Nat'l Bank, N. Adams, .	2,000 00	2,840 00
100	"	Tremont National Bank, Boston,	10,000 00	10,800 00
100	"	Boston National Bank, Boston, .	10,000 00	11,700 00
100	"	New England N'l B'k, Boston, .	10,000 00	13,400 00
100	"	Commonwealth N'l B'k, Boston,	10,000 00	10,800 00
100	"	Merchandise Nat'l B'k, Boston, .	10,000 00	10,000 00
100	"	Merchants' Nat'l Bank, Boston,	10,000 00	13,700 00
100	"	Atlas National Bank, Boston, .	10,000 00	12,500 00
200	"	Howard National Bank, Boston,	20,000 00	25,000 00
100	"	Webster National Bank, Boston,	10,000 00	11,000 00
150	"	Boylston National Bank, Boston,	15,000 00	17,550 00
100	"	Eliot National Bank, Boston, .	10,000 00	12,200 00
100	"	Nat'l B'k of Commerce, Boston,	10,000 00	12,500 00
100	"	Shawmut Nat'l Bank, Boston, .	10,000 00	11,500 00
100	"	Nat'l B'k of Commerce, N. York,	10,000 00	15,000 00
200	"	Fourth National Bank, N. York,	20,000 00	26,000 00
100	"	Metropolitan Nat'l B'k, N. York,	10,000 00	16,500 00
100	"	Franklin Co. N. B'k, Greenfield,	10,000 00	10,000 00
100	"	St. Paul N. B'k, St, Paul, Minn.,	10,000 00	10,000 00
550	"	Boston and Albany Railroad, .	55,000 00	96,250 00
183	"	Boston and Providence Railroad,	18,300 00	30,195 00
500	"	Connecticut River Railroad, .	50,000 00	83,000 00
100	"	Worcester, Nash. & Roch. R.R,	10,000 00	6,000 00
1000	"	N.Y., N. Haven & Hartford R.R.,	100,000 00	180,000 00
500	"	N.Y. Cent. & Hudson Riv. R.R.,	50,000 00	56,000 00
200	"	Old Colony Railroad, . .	20,000 00	28,000 00
1000	"	New York and Harlem R.R. .	50,000 00	100,000 00
1000	"	Chicago, Burl. and Quincy R.R.,	100,000 00	120,000 00
200	"	Chicago, Milw. & St. Paul R.R.,	20,000 06	23,200 00
			$1,345,100 00	$1,796,745 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
20 shares	Agawam Nat'l B'k, Springfield,	$2,600 00	$2,275 00
10 "	Agawam Nat'l B'k, Springfield,	1,300 00	1,000 00
25 "	Quassaic N. B'k, Newburgh, N.Y.,	625 00	400 00
100 "	Nonotuck Paper Co , Holyoke, .	10,000 00	
60 "	Valley Paper Co., Holyoke, .	8,400 00	15,000 00
1 "	Parsons Paper Co., Holyoke, .	10,000 00	
		$32,925 00	$18,675 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$103,150 00	
Loans on mort'ge of real estate (first liens*),	327,116 67	
Interest due or accrued thereon, . . .	8,363 28	
Stocks, bonds, etc., as per schedule, . .	1,796,745 00	
Loans on collateral security, as per schedule,	18,675 00	
Cash in the office of the company, . .	4,214 81	
Cash deposited in bank, ...	74,117 25	
Interest due and accrued, ...	27,671 54	
Premiums in course of collection (gross), .	201,000 00	
Notes taken for fire risks, ...	20,825 64	
Rents due and accrued, ...	828 25	
Reinsurance due, ...	2,926 38	
Gross assets, ...		$2,585,633 82

Liabilities.

Losses adjusted, unpaid, ...	$66,504 91	
claimed and reported, . . .	90,528 38	
disputed or resisted, ...	15,049 68	
Total amount of losses, . , . .	$172,082 97	
Less reinsurance, ...	19,194 80	
Net amount of unpaid losses, . . .	$152,888 17	
Unearned premiums on outstanding risks, .	1,001,650 16	
Commissions and brokerage, . . .	30,150 00	
Gross liabilities, except capital, . .		1,184,688 33
Surplus as regards policy-holders, ...		$1,400,945 49
Paid-up capital, ...		1,000,000 00
Surplus over capital, ...		$400,945 49

* Value of lands mortgaged, ... $230,500 00
Value of buildings thereon, ... 353,500 00
Amount of insurance held as collateral, . 260,250 00

Income.

Cash received for fire premiums,	$1,736,792 22	
Deduct reinsurance and return premiums,	245,585 28	
Net cash received for fire premiums,		$1,491,206 94
Interest received on bonds and mortgages,		17,078 90
Interest and dividends received from all other sources,		89,007 19
Income from rents,		4,151 50
Gross cash income,		$1,601,444 53

Expenditures.

Cash paid for fire losses,	$992,892 96	
Deduct salvage and reinsurance,	60,791 39	
Net cash paid for fire losses,		$932,101 57
Cash dividends paid,		100,000 00
Cash paid for commissions and brokerage,		247,369 89
for salaries of officers and employees,		54,812 31
for State and local taxes,		42,168 42
for incidentals,		137,498 65
Gross cash expenditures,		$1,513,950 84

Risks and Premiums.

		Premiums.
Fire and tornado risks outstanding Dec. 31, 1882,	$126,040,821 00	$1,602,487 89
Fire risks written during 1883,	130,650,000 00	1,762,590 12
Total,	$256,690,821 00	$3,365,078 01
Deduct risks expired and terminated,	109,186,754 00	1,498,101 17
In force at end of year,	$147,504,067 00	$1,866,976 84

Miscellaneous.

Premiums received from organization of company,	$15,924,006 21
Losses paid from organization of company,	10,197,474 92
Cash dividends declared from organization of company,	1,692,042 00
Dividends declared during the year (10 per cent.),	100,000 00
Fire losses incurred during the year,	924,368 74
Company's stock owned by directors,	202,800 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 31, 1872. Commenced business Jan. 1, 1873.]

PAID-UP CAPITAL, $1,000,000.

ISAAC SWEETSER, *President.* A. WILLARD DAMON, *Secretary.*

Office, No. 38 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par value.	Market value.
341	shares	Atlas National Bank,	$34,100 00	$42,198 75
156	"	Blackstone National Bank,	15,600 00	15,756 00
581	"	Columbian National Bank,	58,100 00	74,368 00
88	"	Continental National Bank,	8,800 00	9,548 00
18	"	Eliot National Bank,	1,800 00	2,232 00
44	"	Freeman's National Bank,	4,400 00	5,225 00
25	"	Globe National Bank,	2,500 00	2,575 00
104	"	Hamilton National Bank,	10,400 00	12,272 00
520	"	Merchants' National Bank,	52,000 00	69,550 00
60	"	Merchandise National Bank,	6,000 00	5,760 00
170	"	North National Bank,	17,000 00	22,036 25
181	"	New England National Bank,	18,100 00	24,208 75
11	"	Old Boston National Bank,	550 00	715 00
119	"	State National Bank,	11,900 00	15,351 00
15	"	Shawmut National Bank,	1,500 00	1,740 00
23	"	Suffolk National Bank,	2,300 00	2,748 50
25	"	Union Market National Bank,	2,500 00	2,125 00
65	"	Washington National Bank,	6,500 00	8,580 00
76	"	National Bank of Commerce,	7,600 00	8,979 00
75	"	Nat'l Bank of North America,	7,500 00	8,100 00
132	"	National City Bank,	13,200 00	14,916 00
115	"	National Eagle Bank,	11,500 00	12,578 12
81	"	Nat'l Hide and Leather Bank,	8,100 00	9,031 50
204	"	National Revere Bank,	20,400 00	24,123 00
28	"	National Union Bank,	2,800 00	3,990 00
27	"	National Webster Bank,	2,700 00	2,943 00
40	"	Norwich and Worcester R. R.	4,000 00	6,000 00
100	"	N. Y. Cent'l and H. R. R. R.,	10,000 00	11,250 00
350	"	Old Colony Railroad,	35,000 00	48,825 00
100	"	Union Pacific Railroad,	10,000 00	7,200 00
100	"	Chicago, Burl. and Quincy R. R.,	10,000 00	12,050 00
50	"	Boston and Lowell Railroad,	25,000 00	27,250 00
143	"	Boston and Albany Railroad,	14,300 00	25,168 00
100	"	Fitchburg Railroad,	10,000 00	12,150 00
100	"	Northern Pacific Railroad,	10,000 00	5,100 00
10	"	Boston Gas-Light Company,	5,000 00	8,550 00

	Par value.	Market value.
United States bonds,	$145,000 00	$170,887 50
Boston city bonds,	110,000 00	133,600 00
Chicago, Burl. and Quincy R. R. bonds,	10,000 00	12,700 00
Eastern Railroad bonds,	61,500 00	68,265 00
Old Colony Railroad bonds,	20,000 00	24,875 00
Union Pacific Railroad bonds,	20,000 00	22,850 00
Cedar Rapids and Mo. River R. R. bonds,	5,000 00	6,150 00
Pueblo and Arkansas Valley R. R. bonds,	20,000 00	23,300 00
Northern Pacific Railroad bonds,	40,000 00	41,800 00
Oregon and Trans-Cont'l R. R. bonds,	10,000 00	8,125 00
Fremont, Elkhorn and Mo. Val. R.R. bonds,	5,000 00	5,100 00
Kansas City, Springfield and Mem. R.R. b'ds,	10,000 00	8,800 00
Kansas City, Lawrence and So. R. R. bonds,	10,000 00	10,600 00
Kansas City, St. Joe and C. B. R. R. bonds,	6,000 00	7,065 00
Nodaway Valley Railroad bonds,	10,000 00	11,000 00
Saginaw and Western Railroad bonds,	5,000 00	5,000 00
	$948,650 00	$1,125,310 37

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
320 shares India Orchard Mills,	$40,000 00	$25,000 00
10 " Commercial Wharf Co.,	25,000 00	10,000 00
110 " Boston and Albany Railroad,	19,360 00	16,600 00
25 " Boott Cotton Mills,	46,250 00	40,000 00
United States bonds,	1,237 50	800 00
Fremont, Elkhorn and Mo. Val. R.R. bonds,	8,160 00	5,000 00
N. Y. Cent'l and Hudson River R. R. bonds,	5,737 50	5,000 00
	$145,745 00	$102,400 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$84,000 00	
Interest due or accrued thereon,	960 00	
Stocks, bonds, etc., as per schedule,	1,125,310 37	
Loans on collateral security, as per schedule,	102,400 00	
Cash in the office of the company,	42,917 89	
Cash deposited in bank,	100,572 16	
Interest due and accrued,	4,784 00	
Premiums in course of collection (gross),	98,712 13	
Notes taken for marine and inland risks,	35,893 79	
Gross assets,		$1,595,550 34
Deduct special deposit in Virginia,		22,800 00
Balance,		$1,572,750 34

* Value of lands mortgaged, $78,000 00
Value of buildings thereon, 105,000 00
Amount of insurance held as collateral, 108,495 00

Liabilities.

Losses claimed and reported,	$113,442 00	
Unearned premiums on outstanding risks,	260,269 30*	
Commissions and brokerage,	21,571 32	
Gross liabilities, except capital,	$395,282 62	
Deduct liability on special deposit,	22,800 00	
		372,482 62
Surplus as regards policy-holders,		$1,200,267 72
Paid-up capital,		1,000,000 00
Surplus over capital,		$200,267 72

Income.

Cash received for fire premiums,	$363,150 58	
Deduct reinsurance and return premiums,	32,347 25	
Net cash received for fire premiums,		$330,803 33
Cash rec'd for marine and inland premiums,	$198,677 86	
Deduct reinsurance and return premiums,	24,046 42	
Net cash rec'd for marine and inl'd prem's,		174,631 44
Interest received on bonds and mortgages,		4,590 00
Interest and dividends received from all other sources,		45,306 98
Received for increase of capital, $500,000		
Gross cash income,		$555,331 75

Expenditures.

Cash paid for fire losses,	$141,869 22	
Deduct salvage and reinsurance,	1,341 77	
Net cash paid for fire losses,		$140,527 45
Cash paid for marine and inland losses,	$207,335 96	
Deduct salvage and reinsurance,	27,882 72	
Net cash paid for marine and inland losses,		179,453 24
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		86,519 58
for salaries of officers and employees,		18,552 22
for State and local taxes,		11,996 63
for rent and incidentals,		25,242 64
Gross cash expenditures,		$482,291 76

* Of the marine premiums, $24,760.64 is taken at 60 per cent. and $19,293.79 at 100 per cent.

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$18,490,167 00	$215,072 81
written during 1883,	42,226,875 00	420,404 95
Total,	$60,717,042 00	$635,477 76
Deduct risks expired and terminated,	23,268,744 00	218,319 21
In force at end of year,	$37,448,298 00	$417,158 55
Deduct amount reinsured,	375,539 00	5,806 80
Net amount in force,	$37,072,759 00	$411,351 75
Marine risks outstanding Dec. 31, 1882,	$5,015,934 00	$48,616 66
written during 1883,	14,388,556 00	221,710 53
Total,	$19,404,490 00	$270,327 19
Deduct risks expired and terminated,	16,457,071 00	206,962 27
In force at end of year,	$2,947,419 00	$63,364 92
Deduct amount reinsured,	218,557 00	2,803 39
Net amount in force,	$2,728,862 00	$60,561 53

MISCELLANEOUS.

Premiums received from organization of company,	$3,780,124 58
Losses paid from organization of company,	1,940,329 49
Cash dividends declared from organization of company,	340,000 00
Dividends declared during the year,	20,000 00
Fire losses incurred during the year,	196,917 65
Marine and inland losses incurred during the year,	194,453 92
Company's stock owned by directors,	204,800 00

WELLFLEET MARINE INSURANCE COMPANY, WELLFLEET.

[Organized Feb. 1, 1864. Commenced business Feb. 1, 1864.]

PAID-UP CAPITAL, $12,000.

JAMES SWETT, *President.* THOMAS KEMP, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
42	shares Freeman's Nat'l Bank, Boston,	$4,200 00	$4,987 50
80	" Faneuil Hall Nat'l Bank, Boston,	8,000 00	10,420 00
3	" Republic Nat'l Bank, Boston,	300 00	387 00
15	" Blackstone Nat'l Bank, Boston,	1,500 00	1,507 50
30	" Hide and Leather N'l B'k, Boston,	3,000 00	3,360 00
11	" State Nat'l Bank, Boston,	1,100 00	1,419 00
30	" Manufacturers' Nat'l B'k, Boston,	3,000 00	2,850 00
7	" First Ward Nat'l Bank, Boston,	700 00	805 00
10	" Maverick Nat'l Bank, Boston,	1,000 00	2,220 00

	Par value.	Market value.
23 shares First Nat'l Bank of Portland, .	$2,300 00	$3,680 00
107 " Union Market N'l B'k, Watertown,	10,700 00	10,700 00
20 " Home Nat'l Bank, Brockton, .	2,000 00	2,240 00
25 " First Nat'l Bank, Ayer, . .	2,500 00	2,500 00
68 " Boston Marine Insurance Co., .	6,800 00	8,704 00
10 " Ocean Insurance Co., Portland, .	1,000 00	1,080 00
30 " Eastern Railroad, . . .	3,000 00	1,200 00
10 " Boston and Maine Railroad, .	1,000 00	1,620 00
75 " National Car Co., . . .	7,500 00	7,125 00
National Car Co. bonds, ...	2,000 00	2,000 00
Toledo, Delphos and Burl. Railroad bonds,	5,000 00	1,500 00
Mexican Central Railroad bonds, . .	2,000 00	1,200 00
United States bonds, ...	1,500 00	1,710 00
	$70,100 00	$73,215 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Union Market Nat'l Bank, . .	$1,000 00	$1,000 00
Personal loans, ...	. . .	15,429 95
23 shares Wellfleet Marine Ins. Co., $2,625		
		$16,429 95

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule, . .	$73,215 00	
Loans on collateral security, as per schedule,	16,429 95	
Cash in the office of the company, . .	2,354 68	
deposited in bank, ...	36,670 50	
Interest due and accrued, ...	320 00	
Premiums in course of collection (gross), .	15,964 00	
Notes taken for marine and inland risks, .	56,410 12	
Gross assets, ...		$201,364 25

Liabilities.

Losses adjusted, unpaid, ...	$65 66	
claimed and reported, . . .	13,850 00	
Unearned premiums on outstanding risks, .	*55,575 12	
Due and accrued for rent, salaries, etc , .	10 00	
Commissions and brokerage, . . .	700 00	
Gross liabilities, except capital, . .		70,200 78
Surplus as regards policy-holders, ...		$131,163 47
Paid-up capital, ...		12,000 00
Surplus over capital, ...		$119,163 47

* Taken at 100 per cent.

Income.

Cash rec'd for marine and inland premiums,	$78,611 85	
Deduct reinsurance and return premiums,	905 86	
Net cash rec'd for marine and inland prem's,		$77,705 99
Interest and dividends received from all sources,		7,256 74
Gross cash income,		$84,962 73

Expenditures.

Cash paid for marine and inland losses,	$66,881 55	
Deduct salvage and reinsurance,	6,740 69	
Net cash paid for marine and inland losses,		$60,140 86
Cash dividends paid,		12,000 00
Cash paid for commissions and brokerage,		5,457 01
for salaries of officers and employees,		5,041 55
for State and local taxes,		700 00
Gross cash expenditures,		$83,339 42

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$779,485 00	$54,594 00
written during 1883,	2,002,657 00	87,154 76
Total,	$2,782,142 00	$141,748 76
Deduct risks expired and terminated,	1,963,981 00	85,338 64
In force at end of year,	$818,161 00	$56,410 12
Deduct amount reinsured,	15,000 00	835 00
Net amount in force,	$803,161 00	$55,575 12

Miscellaneous.

Premiums received from organization of company,	$901,347 99
Losses paid from organization of company,	609,202 83
Cash dividends declared from organization of company,	106,200 00
Dividends declared during the year,	12,000 00
Marine and inland losses incurred during the year,	60,097 00

AGGREGATE.

Capital Stock.	
Whole amount of capital actually paid up in cash,	$7,369,200 00
Assets.	
Gross present assets,	$14,556,618 00
Liabilities.	
Gross present liabilities,	$4,645,481 00
Income.	
Cash actually received for fire premiums,	$4,223,784 00
actually received for marine premiums,	2,317,357 00
for interest and dividends from all sources,	577,036 00
from all other sources,	17,916 00
Gross cash income,	$7,136,093 00
Expenditures.	
Cash actually paid during the year for fire losses,	$2,593,112 00
actually paid during the year for marine losses.	2,021,839 00
for dividends to stockholders,	508,766 00
for brokerage and commission on premiums,	924,467 00
for salaries and pay of officers and employees,	364,340 00
for State and local taxes,	164,700 00
for office, agency, and incidental expenses,	457,102 00
Gross cash expenditures,	$7,034,326 00
Miscellaneous.	
Whole amount of fire risks written during the year,	$468,551,307 00
premiums charged or receivable thereon,	5,104,938 00
marine risks written during the year,	186,035,040 00
premiums charged or receivable thereon,	2,761,354 00
fire risks terminated during the year,	383,952,233 00
marine risks terminated during the year,	190,962,045 00
fire risks outstanding at end of year,	482,085,138 00
marine risks outstanding at end of year,	27,702,155 00
cash dividends declared during the year,	508,432 00
fire losses incurred during the year,	2,728,280 00
marine losses incurred during the year,	2,232,508 00

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

Detailed Statements of Assets and Liabilities, with Abstract of Annual Statements, for the Year Ending December 31, 1883.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business Aug. 17, 1819.]

PAID-UP CAPITAL, $4,000,000.

LUCIUS J. HENDEE, *President.* JOTHAM GOODNOW, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$277,000 00	$349,750 00
Alabama State bonds,	10,000 00	8,300 00
Connecticut State bonds,	142,500 00	143,700 00
New Hampshire State bonds, 6's,	48,000 00	60,000 00
Rhode Island State bonds, 6's,	43,000 00	51,600 00
S'th Carolina State bonds (consolidated), 6's,	15,000 00	15,750 00
Tennessee State bonds, 6's,	31,000 00	12,400 00
Hartford County, Conn., bonds, 4's,	110,000 00	110,000 00
Hudson County, N. J., bonds, 6's,	25,000 00	26,500 00
Barkhamsted, Conn., town bonds, 6's,	11,000 00	11,550 00
Hartford, Conn., town bonds, 6's,	26,000 00	27,300 00
Norwich, Conn., town bonds, 7's,	100,000 00	130,000 00
Norfolk, Conn., town bonds, 6's,	26,000 00	27,300 00
Pawtucket, R. I., town bonds, 7's,	100,000 00	120,000 00
Windsor Locks, Conn., town bonds, 6's,	24,000 00	25,680 00
Middletown, Conn., town bonds, 6's,	60,000 00	66,000 00
Bloomington, Ill., city bonds, 8's,	20,000 00	22,400 00
Boston, Mass., city bonds, 6's,	50,000 00	62,500 00
Brooklyn, N. Y., city bonds, 6's,	11,000 00	13,200 00
Buffalo, N. Y., city bonds, 7's,	50,000 00	62,500 00
Cleveland, Ohio, city bonds, 7's,	45,000 00	51,750 00
Cincinnati, Ohio, city water bonds, 7's,	50,000 00	59,000 00
Chicago, Ill., city bonds, 7's,	53,000 00	62,540 00
Detroit, Mich., city bonds, 7's,	50,000 00	57,500 00
Hartford, Conn., city bonds, 6's,	112,000 00	122,080 00
Indianapolis, Ind., city bonds, $7\frac{3}{10}$'s,	50,000 00	60,000 00
Jersey City, N. J., city bonds, 6's,	15,000 00	15,000 00

	Par value.	Market value.
Lockport, N. Y., city bonds, 7's,	$25,000 00	$30,000 00
Montreal, Canada, corporation stock, 6's,	13,000 00	13,650 00
Montreal, Canada, corporation bonds, 6's,	10,000 00	10,300 00
Newark, N. J., city bonds, 7's,	50,000 00	60,000 00
New Brunswick, N. J., city bonds, 7's,	20,000 00	22,400 00
New York city stock, 6's,	21,000 00	23,100 00
Rahway, N. J., city bonds, 7's,	45,000 00	11,250 00
Providence, R. I., city bonds, 6's,	50,000 00	59,000 00
East Saginaw, Mich., city bonds, 6's,	12,000 00	12,600 00
Titusville, Pa., city, sch'l and water b'ds, 8's,	7,000 00	7,210 00
Titusville, Pa., city bonds, 5's,	20,000 00	20,000 00
Corry, Pa., city bonds, 6's,	10,000 00	10,500 00
Toledo, Ohio, city special bonds, 7 3/10's,	13,000 00	14,560 00
Toledo, Ohio, city water bonds, 8's,	5,000 00	5,600 00
Rochester, N. Y., city bonds, 7's,	25,000 00	29,500 00
Oswego, N. Y., city bonds, 7's,	25,000 00	27,500 00
Ottumwa, Iowa, bonds, 5's,	25,000 00	25,034 72
North East Sch'l Dist (Hartford) bonds, 4's,	25,000 00	25,000 00
School Dist. No 2, Enfield, Conn., bonds, 4½'s,	10,000 00	10,000 00
Sch'l Dist. No. 24, Woodbridge, N.J., b'ds, 6's,	18,000 00	18,900 00
Montezuma, Iowa, school bonds, 6's,	10,000 00	10,500 00
State Center, Iowa, school bonds, 5's,	15,000 00	15,225 00
Blakesburgh, Iowa, school bonds, 6's,	3,000 00	3,127 50
Chelsea, Iowa, school bonds, 5½'s,	2,000 00	2,050 00
Ottumwa, Iowa, school bonds, 5's,	15,000 00	15,150 00
Atlantic Dock Company bonds, 5's,	31,000 00	31,930 00
Albany and Susq. R. R. mortgage bonds, 7's,	70,000 00	76,000 00
Buffalo and Erie Railroad bonds, 7's,	35,000 00	43,400 00
Clev., Columbus, Cin. and Ind. R.R. b'ds, 7's,	85,000 00	101,050 00
Clev., Painsville and Ashtab. R. R. bonds, 7's,	32,000 00	36,160 00
Cleveland and Tol. R.R., Gen'l S. F. b'ds, 7's,	96,000 00	101,760 00
Chic., Burl. and Q. R.R., consol. bonds, 7's,	125,000 00	141,500 00
Chicago and Northwestern R. R. bonds,	125,000 00	144,000 00
Chicago, R. I. and Pacific R. R. bonds, 6's	60,000 00	77,400 00
Chicago and West Indiana R. R. bonds, 6's,	50,000 00	55,000 00
Chic., Mil. and St. P. R.R. first mort. b'ds, 7's,	70,000 00	85,400 00
Cincinnati, Ham. and Dayton R.R. b'ds, 7's,	20,000 00	20,800 00
Columbus and Xenia R. R bonds, 7's,	50,000 00	56,000 00
Dayton and Western R. R. bonds, 6's,	28,000 00	28,000 00
Delaware and Hudson Canal Co. bonds, 7's,	55,000 00	66,700 00
Harlem R. and P. Chest. R.R. first mort. b'ds,	150,000 00	187,500 00
Housatonic R. R. first mortgage bonds, 6's,	81,000 00	86,000 00
Indianapolis and Cin. R. R. mort. bonds, 7's,	25,000 00	27,500 00
Iowa Midland R. R. first mort. bonds, 8's,	25,000 00	32,000 00
Jackson, Lan. and Sag. R.R. mort. bonds, 6's,	25,000 00	26,750 00
Keok. and Des M'nes R.R. first mort. b'ds, 5's,	40,000 00	41,600 00
Lake Shore R. R. mortgage bonds, 7s,	30,000 00	36,600 00
Lake Sh. and Mich. So. R.R. consol. b'ds, 7's,	65,000 00	78,600 00

			Par value.	Market value.
Mich. Central R. R. second mort. bonds, 7's,			$50,000 00	$62,000 00
Minn. and St. Louis (Iowa Ext.) R. R. first mortgage bonds, 7's,			25,000 00	30,000 00
Michigan Southern and N. Ind. R. R. first general mortgage bonds, 7's,			25,000 00	26,000 00
Morris and Essex R. R. first mort. bonds, 7's,			100,000 00	124,500 00
New York Central R. R. bonds, 6's,			75,000 00	77,630 00
New York Central and Hudson River R. R. first mortgage bonds, 7's,			175,000 00	232,750 00
New York and Harlem R. R. first mortgage bonds, 7's,			10,000 00	12,700 00
New York, Lake Erie and Western R. R. first mortgage bonds, gold, 7's,			45,000 00	58,500 00
Pittsburgh, Ft. Wayne and Chicago R. R. first mortgage bonds, 7's,			241,000 00	310,080 00
St. Johnsbury and Lake Champlain R. R. first mortgage bonds, 6's,			55,000 00	60,500 00
Vermont Valley R. R. bonds, 5's,			50,000 00	52,500 00
Kansas Pac. R. R. first. con. mort. bonds, 6's,			25,000 00	24,500 00
Minneapolis Union R. R. gold mort. b'ds, 6's,			50,000 00	53,500 00
St. Paul, Minn. and Manitoba R. R. first, 7's,			23,000 00	25,530 00
St. Paul and Sioux City R. R. first gold, 6's,			20,000 00	22,400 00
Atlantic Mutual Ins. Co. scrip,			37,340 00	37,340 00
50	shares	Connecticut River Co.,	5,000 00	1,000 00
500	"	Albany and Susq. R. R. Co.,	50,000 00	65,000 00
150	"	Central Ohio R. R. Co.,	7,500 00	6,900 00
1000	"	Clev. and Pittsburgh R. R. Co.,	50,000 00	69,000 00
200	"	Chic., Burl. and Quincy R.R. Co.	20,000 00	24,000 00
200	"	Chicago, R. I. and Pac. R R. Co.,	20,000 00	23,600 00
200	"	Connecticut River R. R. Co.,	20,000 00	32,800 00
250	"	Dubuque and Sioux City R. R. Co.,	25,000 00	18,750 00
200	"	Ft. Wayne and Jackson R. R. Co., preferred,	20,000 00	17,400 00
100	"	Joliet and Chicago R. R. Co.,	10,000 00	14,000 00
200	"	Keokuk and Des Moines R. R. Co., preferred,	20,000 00	5,000 00
1000	"	Morris and Essex R. R. Co.,	50,000 00	61,500 00
800	"	New York Central and Hudson River R. R. Co.,	80,000 00	90,400 00
1000	"	New York, New Haven and Hartford R. R. Co.,	100,000 00	175,000 00
750	"	Pittsburgh, Fort Wayne and Chicago R. R. Co.,	75,000 00	100,500 00
500	"	New York and Harlem R.R. Co.	25,000 00	47,500 00
100	"	Ashuelot R. R. Co.,	10,000 00	11,500 00
200	"	Valley (New York) R. R. Co.,	20,000 00	18,600 00

			Par value.	Market value.
100	shares	New Britain Nat'l Bank, New Britain, Conn.,	$10,000 00	$15,000 00
100	"	First Nat'l Bank, Albany, N Y.,	10,000 00	16,000 00
250	"	Farmers' and Mechanics' Nat'l Bank, Philadelphia, Pa.,	25,000 00	33,750 00
50	"	Merchants' Bank, St. Louis, Mo.	5,000 00	500 00
50	"	Merchants' National Bank, St. Louis, Mo.,	5,000 00	5,150 00
200	"	Mechanics' National Bank, St. Louis, Mo.,	20,000 00	20,600 00
200	"	Ætna Nat'l Bank, Hartford, Ct.	20,000 00	25,600 00
200	"	American Nat'l Bank, Hartford, Conn.,	10,000 00	15,000 00
400	"	Charter Oak Nat'l Bank, Hartford, Conn.,	40,000 00	58,000 00
200	"	City Nat'l Bank, Hartford, Ct.,	20,000 00	18,000 00
150	"	Connecticut River Banking Co , Hartford, Conn.,	7,500 00	7,500 00
550	"	Nat'l Exchange Bank, Hartford, Conn.,	27,500 00	41,250 00
500	"	Farmers' and Mechanics' Nat'l Bank, Hartford, Conn.,	50,000 00	62,500 00
200	"	First Nat'l Bank, Hartford, Ct.,	20,000 00	23,200 00
1000	"	Hartford Nat'l Bank, Hartford, Conn.,	100,000 00	180,000 00
970	"	Phœnix Nat'l Bank, Hartford, Conn.,	97,000 00	165,870 00
550	"	State Bank, Hartford, Conn.,	55,000 00	59,950 00
400	"	American Exchange National Bank, New York,	40,000 00	52,000 00
300	"	Nat'l Butchers' and Drovers' Bank, New York,	7,500 00	11,250 00
100	"	Nat'l City Bank, New York,	10,000 00	27,000 00
500	"	Nat'l Bank of Commerce, N. Y.	50,000 00	77,000 00
100	"	Hanover Nat'l Bank, N. Y.,	10,000 00	15,200 00
300	"	Importers' and Traders' Nat'l Bank, New York,	30,000 00	81,000 00
400	"	Bank of the Manhattan Company, New York,	20,000 00	31,000 00
100	"	Market Nat'l Bank, New York,	10,000 00	14,000 00
700	"	Merchants' Nat'l Bank, N. Y.,	35,000 00	45,500 00
200	"	Merchants' Exchange National Bank, New York,	10,000 00	9,500 00
1200	"	Mechanics' Nat'l Bank, N. Y.,	30,000 00	45,000 00
400	"	Metropolitan Nat'l Bank, N. Y.,	40,000 00	62,000 00
200	"	Nassau Bank, New York,	10,000 00	13,500 00
300	"	Bank of New York Nat'l Banking Association, New York,	30,000 00	51,000 00

		Market value.	Par value.
200	shares Bank of North America, N. Y.,	$14,000 00	$14,840 00
300	" Phenix Nat'l Bank, New York,	6,000 00	6,300 00
200	" People's Bank, New York,	5,000 00	7,500 00
150	" Nat'l Bank of the Republic, New York,	15,000 00	17,700 00
50	" Third Nat'l Bank, New York,	5,000 00	6,250 00
400	" Union Nat'l Bank. New York,	20,000 00	35,000 00
100	" American Loan and Trust Co., New York,	10,000 00	11,000 00
150	" New York Life Ins. and Trust Co., New York,	15,000 00	70,500 00
100	" United States Trust Co., N. Y.,	10,000 00	49,000 00
100	" Union Trust Co , New York,	10,000 00	35,000 00
100	" Central Trust Co., New York,	10,000 00	26,000 00
100	" Metropolitan Trust Co., N. Y.,	10,000 00	13,000 00
		$5,999,840 00	$7,405,897 22

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
5	shares Mercantile Nat'l Bank, Hartford,	$625 00	$500 00
10	" American Nat'l Bank, Hartford,	750 00	360 00
10	" Nat'l Exchange Bank, Hartford,	750 00	500 00
10	" Travelers' Ins. Co., Hartford,	2,900 00	1,080 00
224	" Broad Brook Co., Hartford,	14,000 00	5,000 00
46	" New York, N. H. and Hart. R.R.,	8,050 00	1,820 00
8	" Willimantic Linen Co.,	424 00	400 00
22	" Holyoke Water Power Co.,	4,950 00	2,970 00
20	" Rockville Nat'l Bank, Conn.,	2,700 00	900 00
7	" Second Nat'l Bank, Springfield,	1,225 00	540 00
25	" Nat'l Bank of Commerce, N. Y.,	3,850 00	3,600 00
25	" Mechanics' Nat'l Bank, N. Y.,	937 50	
3	" Chicago, Burl. and Quincy R. R.,	360 00	2,430 00
18	" Union Pacific R. R.,	1,350 00	
11	" Atchison, Top. and S. Fé R. R.,	880 00	
		$43,751 50	$20,100 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$364,500 00
Loans on mortg'e of real estate (first liens*),	44,800 00
Interest due or accrued thereon,	368 45
Stocks, bonds, etc., as per schedule,	7,405,897 22
Loans on collateral security, as per schedule,	20,100 00

* Value of lands morgaged, ... $57,000 00
Value of buildings thereon, ... 58,000 00
Amount of insurance held as collateral, . . 34,000 00

Cash in the office of the company,	$9,844 89	
Cash deposited in bank,	1,021,272 45	
Interest due and accrued,	863 53	
Premiums in course of collection (gross),	324,997 26	
Gross assets,		$9,192,643 80
Deduct special deposit in Canada,		114,700 00
Balance,		$9,077,943 80

Liabilities.

Losses adjusted, unpaid,	$27,749 74	
claimed and reported,	141,724 36	
disputed or resisted,	12,933 33	
Total amount of losses,	$182,407 43	
Less reinsurance	5,821 00	
Net amount of unpaid losses,	$176,586 43	
Unearned premiums on outstanding risks,	1,678,396 02	
Reclaimable on perpetual fire policies,	13,541 30	
Due and accrued for incidentals,	500 00	
Commissions and brokerage,	43,329 76	
Return premiums,	10,832 44	
Gross liabilities, except capital,	$1,923,185 95	
Deduct liabilities on special deposits,	49,948 95	
		1,873,237 00
Surplus as regards policy-holders,		$7,204,706 80
Paid-up capital,		4,000,000 00
Surplus over capital,		$3,204,706 80

Income.

Cash received for fire premiums,	$2,516,947 14	
Deduct reinsurance and return premiums,	213,967 84	
Net cash received for fire premiums,		$2,302,979 30
Cash received for inland premiums,	$147,597 71	
Deduct reinsurance and return premiums,	23,724 20	
Net cash received for inland premiums,		123,873 51
Interest received on bonds and mortgages,		2,484 38
Interest and dividends received from all other sources,		421,802 05
Income from rents,		8,397 22
Deposits received for perpetual fire risks,	$2,502 30	
Gross cash income,		$2,859,536 46

Expenditures.

Cash paid for fire losses,		$1,218,363 55
Cash paid for inland losses,		76,314 31
Cash dividends paid,		720,000 00
Cash paid for commissions and brokerage,		394,934 07
for salaries of officers and employees,		148,269 88
for State and local taxes,		46,553 71
for incidentals,		122,939 02
Deposits returned on perpetual fire risks,	$32 00	
Gross cash expenditures,		$2,727,374 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$278,498,990 00	$3,008,564 91
written during 1883,	235,468,652 00	2,540,423 66
Total,	$513,967,642 00	$5,548,988 57
Deduct risks expired and terminated,	223,278,043 00	2,282,165 00
In force at end of year,	$290,689,599 00	$3,266,823 57
Deduct amount reinsured,	3,302,657 00	40,565 45
Net amount in force,	$287,386,942 00	$3,226,258 12
Perpetual risks (included above),	590,200 00	14,254 00
Inland risks outstanding Dec. 31, 1882,	$654,932 00	$18,875 60
written during 1883,	52,681,162 00	119,076 95
Total,	$53,336,094 00	$137,952 55
Deduct risks expired and terminated,	52,461,794 00	118,373 63
In force at end of year,	$874,300 00	$19,578 92
Deduct amount reinsured,	6,000 00	210 00
Net amount in force,	$868,300 00	$19,368 92

Miscellaneous.

Premiums received from organization of company,	$92,556,208 98
Losses paid from organization of company,	55,953,671 97
Cash dividends declared from organization of company,	13,553,365 00
Dividends declared during the year (18 per cent.),	720,000 00
Fire losses incurred during the year,	1,197,484 70
Inland losses incurred during the year,	49,807 70
Company's stock owned by directors,	263,400 00

ALBANY INSURANCE COMPANY, ALBANY, NEW YORK.

[Incorporated March 8, 1811. Commenced business March 16, 1811. Reorganized June 1, 1881.]

PAID-UP CAPITAL, $200,000.

J. HOWARD KING, *President.* JOHN E. McELROY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$250,000 00	$259,500 00
Watervliet Turnpike and Railroad bonds,	15,000 00	15,750 00
Louisville, New Albany and Chicago Railroad bonds,	5,000 00	4,850 00
Northern Pacific Railroad bonds,	20,000 00	20,250 00
	$290,000 00	$300,350 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$61,500 00	
Interest due or accrued thereon,	693 32	
Stocks, bonds, etc., as per schedule,	300,350 00	
Cash in the office of the company,	3,403 74	
Cash deposited in bank,	7,308 36	
Interest due and accrued,	204 16	
Premiums in course of collection (gross),	122 06	
Gross assets,		$373,581 64

LIABILITIES.

Losses claimed and reported,	$6,413 81	
Unearned premiums on outstanding risks,	42,572 07	
State and local taxes,	904 67	
Gross liabilities, except capital,		49,890 55
Surplus as regards policy-holders,		$323,691 09
Paid-up capital,		200,000 00
Surplus over capital,		$123,691 09

* Value of lands mortgaged, $55,000 00
Value of buildings thereon, 70,000 00
Amount of insurance held as collateral, 51,375 00

Income.

Cash received for fire premiums,	$75,891 81	
Deduct reinsurance and return premiums,	3,163 14	
Net cash received for fire premiums,		$72,728 67
Interest received on bonds and mortgages,		2,517 25
Interest and dividends received from all other sources,		10,613 88
Income from rents,		627 12
Gross cash income,		$86,486 92

Expenditures.

Cash paid for fire losses,	$31,169 47
Cash dividends paid,	20,000 00
Cash paid for commissions and brokerage,	9,761 81
for salaries of officers and employees,	10,405 63
for State and local taxes,	2,911 56
Gross cash expenditures,	$74,248 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$8,837,489 00	$70,395 30
Fire risks written during 1883,	10,089,609 00	75,891 81
Total,	$18,927,098 00	$146,287 11
Deduct risks expired and terminated,	8,044,360 00	59,839 67
In force at end of year,	$10,882,738 00	$86,447 44
Deduct amount reinsured,	177,478 00	1,339 90
Net amount in force,	$10,705,260 00	$85,107 54

Miscellaneous.

Premiums received from reorganization of company,	$171,723 10
Losses paid from reorganization of company,	72,644 37
Cash dividends declared from reorganization of company,	40,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	33,612 68
Company's stock owned by directors,	52,960 00

AMERICAN INSURANCE COMPANY, NEWARK, N. J.

[Incorporated Feb. 20, 1846. Commenced business April 1, 1846.]

PAID-UP CAPITAL, $600,000.

F. H. HARRIS, *President.* JAMES H. WORDEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United Stated bonds, ...	$475,000 00	$587,812 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate, .	$398,865 57	
Loans on mortgage of real estate (first liens*),	609,096 75	
Interest due or accrued thereon, . . .	13,300 77	
Bonds, as per schedule, ...	587,812 50	
Cash in the office of the company, . .	8,142 03	
Cash deposited in bank, ...	22,686 67	
Interest due and accrued, ...	4,500 00	
Premiums in course of collection (gross), .	14,988 73	
Rents due and accrued, ...	4,447 06	
Companies own stock, . . $70,000 00		
Expenses on mort'ge in process of foreclosure, . . . 214 29		
Premiums more than 3 mos. due, 1,360 05		
Gross assets, ...		$1,663,840 08

LIABILITIES.

Losses adjusted, unpaid, ...	$11,885 03	
claimed and reported, . . .	21,807 97	
Total amount of losses, ...	$33,693 00	
Less reinsurance, ...	1,800 00	
Net amount of unpaid losses, . . .	$31,893 00	
Unearned premiums on outstanding risks, .	178,450 88	
Dividends to stockholders unpaid, . .	6,437 45	
Commissions and brokerage, . . .	2,625 03	
Dividends to policy-holders unpaid, . .	11,028 00	
Gross liabilities, except capital, . .		230,434 36
Surplus as regards policy-holders, ...		$1,433,405 72
Paid-up capital, ...		600,000 00
Surplus over capital, ...		$833,405 72

* Total value of property mortgaged, . . $1,665,600 00
Amount of insurance held as collateral, . 740,225 00

Income.

Cash received for fire premiums,	$305,275 40	
Deduct reinsurance and return premiums,	21,766 33	
Net cash received for fire premiums,		$283,509 07
Interest received on bonds and mortgages,		38,975 98
Interest and dividends received from all other sources,		20,000 00
Income from rents,		12,254 51
Gross cash income,		$354,739 56

Expenditures.

Cash paid for fire losses,	$138,461 20	
Deduct salvage and reinsurance,	6,972 01	
Net cash paid for fire losses,		$131,489 19
Cash dividends paid stockholders,		59,544 30
dividends paid policy-holders,		10,469 00
paid for commissions and brokerage,		43,597 59
for salaries of officers and employees,		32,988 38
for State and local taxes,		9,996 61
for incidentals,		24,904 22
Gross cash expenditures,		$312,989 29

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$32,720,565 00	$280,157 83
written during 1883,	37,837,939 00	303,845 18
Total,	$70,558,504 00	$584,003 01
Deduct risks expired and terminated,	31,732,978 00	228,195 71
In force at end of year,	$38,825,526 00	$355,807 30
Deduct amount reinsured,	1,578,851 00	17,408 93
Net amount in force,	$37,246,675 00	$338,398 37

Miscellaneous.

Premiums received from organization of company,	$3,902,654 57
Losses paid from organization of company,	1,122,362 67
Cash dividends declared from organization of company,	1,244,333 26
Dividends declared during the year (10 per cent),	60,000 00
Fire losses incurred during the year,	139,805 31
Company's stock owned by directors,	28,515 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated Feb., 1853. Commenced business Feb., 1853.]

PAID-UP CAPITAL, $600,000.

GEORGE T. CRAM, *President.* CHARLES CHRISTENSEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$135,000 00
Missouri State bonds,	309,000 00	355,350 00
St. Louis Central R.R. bonds,	75,000 00	75,000 00
Missouri Pacific R.R. bonds,	76,000 00	82,700 00
North Missouri R.R. bonds,	25,000 00	30,500 00
St. Louis County Park bonds,	15,000 00	18,000 00
Laclede Gaslight Co. bonds,	5,000 00	5,050 00
Laclede Gaslight Co. stock,	26,700 00	26,967 00
St. Louis Gaslight Co. stock,	1,900 00	12,730 00
Commercial Bank stock,	10,000 00	32,500 00
Third National Bank stock,	13,000 00	13,000 00
Mechanics' Bank stock,	11,100 00	13,320 00
St. Louis National Bank stock,	5,000 00	6,250 00
Bank of Commerce stock,	12,500 00	57,500 00
	$685,200 00	$863,867 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
St. Louis Cotton Compress Co.,	$350,000 00	$175,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks and bonds, as per schedule,	$863,867 00	
Loans on collateral security, as per schedule,	175,000 00	
Cash in the office of the company,	5,315 77	
Cash deposited in bank,	61,090 47	
Interest due and accrued,	5,280 00	
Premiums in course of collection (gross),	78,968 12	
Gross assets,		$1,189,521 36

LIABILITIES.

Losses adjusted, unpaid,	$25,571 64
claimed and reported,	27,170 00
disputed or resisted,	6,663 98
Total amount of losses,	$59,405 62
Less reinsurance,	12,365 42
Net amount of unpaid losses,	$47,040 20

Unearned premiums on outstanding risks,	$308,497 48	
Dividends to stockholders unpaid,	56 25	
Commissions and brokerage,	11,845 22	
Gross liabilities, except capital,		$367,439 15
Surplus as regards policy-holders,		$822,082 21
Paid-up capital,		600,000 00
Surplus over capital,		$222,082 21

Income.

Cash received for fire premiums,	$574,027 98	
Deduct reinsurance and return premiums,	120,070 15	
Net cash received for fire premiums,		$453,957 83
Interest and dividends received from all sources,		61,442 60
Income from all other sources,		1,000 00
Gross cash income,		$516,400 43

Expenditures.

Cash paid for fire losses,	$345,263 56	
Deduct salvage and insurance,	57,564 38	
Net cash paid for fire losses,		$287,699 18
Cash dividends paid,		72,343 25
Cash paid for commissions and brokerage,		62,744 04
for salaries of officers and employees,		39,993 55
for State and local taxes,		8,837 80
incidentals,		48,505 50
Gross cash expenditures,		$520,123 32

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$39,044,329 00	$564,283 64
written during 1883,	40,833,378 00	580,218 83
Total,	$79,877,707 00	$1,144,502 47
Deduct risks expired and terminated,	36,162,906 00	497,740 47
In force at end of year,	$43,714,801 00	$646,762 00
Deduct amount reinsured,	2,764,767 00	50,374 38
Net amount in force,	$40,950,034 00	$596,387 62

Miscellaneous.

Premiums received from organization of company,	$7,645,239 94
Losses paid from organization of company,	4,081,964 75
Cash dividends declared from organization of company,	504,972 70
Dividends declared during the year (12 per cent.),	72,000 00
Fire losses incurred during the year,	291,695 28
Company's stock owned by directors,	63,375 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Feb. 28, 1859. Commenced business March 1, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM RAYNOR, *President.* THOMAS CLARK, JR., *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$114,000 00	$132,250 00
200 shares Chicago and Northwestern R. R,	20,000 00	23,500 00
300 " N. Y. Central and H. River R R.,	30,000 00	33,825 00
200 " Western Union Tel. Company,	20,000 00	14,900 00
Western Union Telegraph Co. bonds,	2,000 00	2,260 00
100 shares American Exchange Bank,	10,000 00	13,000 00
25 " Fourth National Bank,	2,500 00	3,250 00
	$198,500 00	$222,985 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Home Fire Insurance Co.,	$2,840 00	$1,500 00
Central Pacific Railroad bonds,	1,150 00	3,500 00
Union Pacific Railroad bonds,	1,180 00	
Central of N. J Railroad bonds	1,150 00	
Lehigh and Wilkesbarre,	880 00	
20 shares Merchants' National Bank,	1,300 00	2,200 00
2 " Ninth National Bank,	240 00	
17 " St. Paul and Duluth Railroad,	1,581 00	
	$10,321 00	$7,200 00

SUMMARY OF ASSETS DEC. 31, 1883.

Cash value of unencumbered real estate,	$20,000 00
Loans on mort'ge of real estate (first liens*),	6,000 00
Interest due or accrued thereon,	120 00
Stocks, bonds, etc., as per schedule,	222,985 00
Loans on collateral security, as per schedule,	7,200 00
Cash in the office of the company,	1,005 56

* Value of lands mortgaged, $5,000 00
Value of buildings thereon, 8,000 00
Amount of insurance held as collateral, 7,500 00

Cash deposited in bank,	$13,171 23	
Interest due and accrued,	2,614 81	
Premiums in course of collection (gross),	3,227 83	
Rents due and accrued,	109 50	
Premiums more than 3 mos. due, $1,046 39		
Gross assets,		$276,433 93

Liabilities.

Losses adjusted, unpaid,	$20 00	
Unearned premiums on outstanding risks,	20,344 47	
Dividends to stockholders unpaid,	310 00	
Commissions and brokerage,	484 17	
Rent and incidentals,	583 33	
Gross liabilities, except capital,		21,741 97
Surplus as regards policy-holders,		$254,691 96
Paid-up capital,		200,000 00
Surplus over capital,		$54,691 96

Income.

Cash received for fire premiums,	$49,272 51	
Deduct reinsurance and return premiums,	8,794 90	
Net cash received for fire premiums,		$40,477 61
Cash rec'd for marine and inland premiums,		202 32
Interest received on bonds and mortgages,		360 00
Interest and dividends received from all other sources,		15,217 02
Income from rents,		88 00
Income from return taxes,		124 95
Gross cash income,		$56,469 90

Expenditures.

Cash paid for fire losses,	$16,162 15	
Deduct salvage and reinsurance,	3,251 05	
Net cash paid for fire losses,		$12,911 10
Cash dividends paid,		20,090 00
Cash paid for commissions and brokerage,		6,501 95
for salaries of officers and employees,		12,600 00
for State and local taxes,		1,280 78
for rent and incidentals,		7,938 63
Gross cash expenditures,		$61,322 46

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$8,981,631 00	$35,354 85
written during 1883,	10,788,649 00	48,446 23
Total,	$19,770,280 00	$83,801 08
Deduct risks expired and terminated,	9,759,172 00	39,247 46
In force at end of year,	$10,011,108 00	$44,553 62
Deduct amount reinsured,	698,881 00	4,066 99
Net amount in force,	$9,312,227 00	$40,486 63
Marine risks outstanding Dec. 31, 1882,	$26,000 00	$502 50
written during 1883,	44,300 00	202 32
Total,	$70,300 00	$704 82
Deduct risks expired and terminated,	26,000 00	502 50
In force at end of year,	$44,300 00	$202 32

Miscellaneous.

Premiums received from organization of company,	$1,544,639 00
Losses paid from organization of company,	579,695 00
Cash dividends declared from organization of company,	365,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	11,107 00
Company's stock owned by directors,	52,500 00

AMERICAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 30, 1857. Commenced business May 1, 1857.]

Paid-up Capital $400,000.

James M. Halstead, *President.* David Adee, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$550,000 00	$634,375 00
Delaware and Hudson Canal Co. bonds,	50,000 00	58,000 00
133 shares Delaware and Hudson Canal Co.,	13,300 00	13,965 00
Delaware and Hudson Canal Co. scrip stock,	2,200 00	2,200 00
900 shares Harlem Gas Light Co.,	45,000 00	51,750 00
400 " Rensselaer and Saratoga R.R.,	40,000 00	56,800 00
100 " National Bank of Commerce,	10,000 00	15,600 00
250 " American Exchange Nat'l Bank,	25,000 00	32,500 00

	Par value.	Market value.
40 shares Bank of the State of New York,	$4,000 00	$5,200 00
400 " Merchants' National Bank, .	20,000 00	26,300 00
65 " Third National Bank, . .	6,500 00	8,125 00
100 " Mercantile Trust Co., . .	10,000 00	15,000 00
	$776,000 00	$919,815 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Equitable Life Assur. Society, .	$5,000 00	$4,000 00
5 " Equitable Life Assur. Society, .	1,250 00	7,000 00
55 " Mercantile Safe Deposit Co., .	11,000 00	
55 " Delaware and Hudson Canal Co.,	5,775 00	3,000 00
100 " Albany and Susquehanna R.R., .	13,000 00	10,000 00
100 " Merchants' National Bank, .	6,575 00	15,000 00
100 " Bank of State of New York, .	13,000 00	
Northern Pacific Railroad bonds, . .	6,000 00	5,000 00
24 shares Produce Exchange Bank, . .	2,880 00	2,000 00
	$64,480 00	$46,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$108,720 00	
Interest due or accrued thereon, . .	1,633 86	
Stocks, bonds, etc , as per schedule, . .	919,815 00	
Loans on collateral security, as per schedule,	46,000 00	
Cash in the office of the company, . .	14,112 91	
Cash deposited in bank, ...	66,494 10	
Interest due and accrued, ...	343 44	
Premiums in course of collection (gross), .	13,113 55	
Premiums more than 3 mos. due, $2,331 08		
Gross assets,†		$1,170,232 86

LIABILITIES.

Losses adjusted, unpaid, ...	$12,428 87	
Losses disputed or resisted, . . .	1,026 25	
Unearned premiums on outstanding risks, .	133,055 20	
Unpaid scrip ordered to be redeemed, .	3,703 00	
Interest due or accrued on scrip, . .	5,650 69	
Due and accrued for rent, salaries, etc., .	1,334 00	
Commissions and brokerage, . . .	2,115 23	
Return premiums, ...	442 43	
Gross liabilities, except capital and scrip,		159,755 67
Surplus as regards policy-holders, ...		$1,010,477 19

* Total value of property mortgaged, . . $236,500 00
Amount of insurance held as collateral, . 116,100 00

† Including $200,000 Special Reserve Fund, held under New York law.

Paid-up capital,	$400,000 00	
Scrip outstand'g, not ordered to be red'm'd,	297,097 00	
		$697,097 00
Surplus over capital and scrip,		$313,380 19

INCOME.

Cash received for fire premiums,	$307,487 17	
Deduct reinsurance and return premiums,	62,730 37	
Net cash received for fire premiums,		$244,756 80
Interest received on bonds and mortgages,		5,723 20
Interest and dividends received from all other sources,		38,127 92
Income from all other sources,		1,365 40
Gross cash income,		$289,973 32

EXPENDITURES.

Cash paid for fire losses,	$126,659 21	
Deduct salvage and reinsurance,	45,096 94	
Net cash paid for fire losses,		$81,562 27
Cash dividends paid,		40,000 00
Cash paid for redemption of scrip,		6,610 00
Interest paid scrip-holders,		10,212 20
Cash paid for commissions and brokerage,		38,861 81
for salaries of officers and employees,		32,324 01
for State and local taxes,		6,476 00
for incidentals,		21,116 31
Gross cash expenditures,		$237,162 60

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$52,447,043 00	$228,915 64
written during 1883,	69,887,096 00	301,390 99
Total,	$122,334,139 00	$530,306 63
Deduct risks expired and terminated,	66,492,759 00	249,007 14
In force at end of year,	$55,841,380 00	$281,299 49
Deduct amount reinsured,	5,320,980 00	28,820 59
Net amount in force,	$50,520,400 00	$252,478 90

MISCELLANEOUS.

Premiums received from organization of company,	$4,170,400 00
Losses paid from organization of company,	1,308,801 00
Cash dividends declared from organization of company,	998,000 00
Dividends declared during the year (10 per cent.),	40,000 00
Fire losses incurred during the year,	84,451 39
Company's stock owned by directors,	112,500 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS H. MONTGOMERY, *Pres.* ALBERT C. L. CRAWFORD, *Sec'y.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$350,000 00	$379,712 50
Northern Pacific R.R. bonds,	40,000 00	40,700 00
Delaware Railroad bonds,	5,000 00	5,800 00
Susquehanna Canal Co. bonds,	7,000 00	5,250 00
North Pennsylvania R R. Co. bonds,	14,000 00	14,630 00
Shamokin Val. and Potts'le R.R. Co. bonds,	20,000 00	24,000 00
Philadelphia and Reading R R. Co. bonds,	145,000 00	153,325 00
N. Y., Lack. and Western R.R. bonds,	50,000 00	58,500 00
Lehigh Coal and Navigation Co. bonds,	40,000 00	43,400 00
Pennsylvania Car Trust Co. bonds,	50,000 00	50,000 00
New York and Pacific Car Trust Co. bonds,	23,000 00	23,000 00
Railway Car Trust Co. bonds,	32,000 00	32,000 00
Schuylkill Navigation Co. bonds,	12,000 00	12,720 00
Pennsylvania Railroad Co. bonds,	40,000 00	48,800 00
Louisv'le and Nashv'le Car Trust Co. bonds,,	10,000 00	10,000 00
Philadelphia and Erie R.R. bonds,	20,000 00	20,800 00
Norfolk and Western R.R. Co. bonds,	10,000 00	10,000 00
Huntingdon and Broad Top Mt. R.R. bonds,	10,000 00	8,900 00
Phila., Wil. and Baltimore R.R. bonds,	10,000 00	11,000 00
Elmira and Williamsport R.R. Co. bonds,	1,000 00	1,000 00
New York and Long Branch R.R. Co. bonds,	15,000 00	15,000 00
Del. and Rar. Canal and Cam. and Amboy R.R. and Trans. Co. bonds,	24,000 00	26,160 00
North Pennsylvania R.R. Co. bonds,	4,000 00	4,800 00
Belt Road and Stock Yard Co. bonds,	20,000 00	21,000 00
Chicago and W. Indiana R.R. bonds,	30,000 00	33,000 00
Philadelphia and Balt. Central R.R. bonds,	25,000 00	25,000 00
Corn'g, Cowanesque and Antrim R.R. bonds,	20,000 00	20,200 00
Philadelphia and Reading R.R. bonds,	500 00	375 00
Philadelphia and Reading R.R. scrip,	2,100 00	1,947 75
Delaware and Chesapeake R R. bonds,	5,000 00	4,400 00
120 shares Pennsylvania Railroad	6,000 00	6,750 00
100 " North Pennsylvania Railroad,	5,000 00	6,945 00
	$1,045,600 00	$1,119,115 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Camden and Atlantic R.R. bonds,	$1,180 00	$1,000 00
United States bonds,	2,477 50	2,000 00
Steubenville and Indiana R.R. bonds,	1,000 00	750 00
21 shares Lehigh Valley R.R.,	1,491 00	1,000 00
461 " Pennsylvania R.R.,	26,680 37	22,000 00
200 " Philadelphia and Reading R.R.,	5,500 00	5,000 00
10 " Pennsylvania R.R.,	578 75	
1400 " Philadelphia and Reading R.R.,	38,500 00	31,000 00
120 " Cha'st'n, S.C., M. and M'f'g Co.,	19,800 00	20,000 00
Texas and Pacific Railroad consol. bonds,	9,900 00	
	$107,107 62	$82,750 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$144,353 34	
Loans on mort'ge of real estate (first liens*),	362,289 50	
Interest due or accrued thereon,	6,603 42	
Stocks, bonds, etc., as per schedule,	1,119,115 25	
Loans on collateral security, as per schedule,	82,750 00	
Cash in the office of the company,	4,324 42	
Cash deposited in bank,	45,578 23	
Interest due and accrued,	1,228 24	
Premiums in course of collection (gross),	37,950 51	
Rents due and accrued,	326 30	
Gross assets,		$1,804,519 21

Liabilities.

Losses adjusted, unpaid,	$36,890 07	
claimed and reported,	54,094 50	
disputed or resisted,	2,200 00	
Unearned premiums on outstanding risks,	453,613 13	
Reclaimable on perpetual fire policies,	304,438 64	
Dividends to stockholders unpaid,	695 00	
Commissions and brokerage,	1,038 91	
Gross liabilities, except capital,		852,970 25
Surplus as regards policy-holders,		$951,548 96
Paid-up capital,		400,000 00
Surplus over capital,		$551,548 96

* Value of lands mortgaged, $271,600 00
Value of buildings thereon, 480,300 00
Amount of insurance held as collateral, 290,850 00

Income.

Cash received for fire premiums,	$875,355 12	
Deduct reinsurance and return premiums,	117,088 76	
Net cash received for fire premiums,		$758,266 36
Interest received on bonds and mortgages,		15,043 14
Interest and dividends received from all other sources,		59,589 17
Income from all other sources,		7,457 97
Deposits received for perpetual fire risks,	$29,301 70	
Gross cash income,		$840,356 64

Expenditures.

Cash paid for fire losses,	$491,576 11	
Deduct salvage and reinsurance,	26,963 67	
Net cash paid for fire losses,		$464,612 44
Cash dividends paid,		40,040 00
Cash paid for commissions and brokerage,		156,062 31
for salaries of officers and employees,		92,311 96
for State and local taxes,		22,880 48
for incidentals,		2,708 77
Deposits returned on perpetual fire risk,	$4,994 74	
Gross cash expenditures,		$778,615 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$55,843,419 00	$650,226 99
written during 1883,	72,892,533 00	876,707 68
Total,	$128,735,952 00	$1,526,934 67
Deduct risks expired and terminated,	55,821,801 00	634,260 77
In force at end of year,	$72,914,151 00	$892,673 90
Deduct amount reinsured,	1,933,507 00	28,755 67
Net amount in force,	$70,980,644 00	$863,918 23
Perpetual risks (not included above),	$12,218,907 00	$325,251 23

Miscellaneous.

Premiums received from organization of company,	$8,930,293 00
Losses paid from organization of company,	5,434,657 24
Cash dividends declared from organization of company,	2,212,975 50
Dividends declared during the year (10 per cent.),	40,000 00
Fire losses incurred during the year,	496,998 54
Company's stock owned by directors,	18,800 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $200,000.

J. S. PARISH, *President.* T. W. HAYWARD, *Secretary.*

DETAILED STATEMENT OF STOCKS.

		Par value.	Market value.
100 shares	National Bank of Commerce,	$5,000 00	$5,300 00
113 "	Weybosset National Bank,	5,650 00	7,288 50
200 "	Merchants' National Bank,	10,000 00	13,800 00
169 "	Fourth National Bank,	16,900 00	21,125 00
10 "	Rhode Island Safe Deposit Co.,	1,000 00	1,100 00
143 "	Chicago and Alton R. R. Co.,	14,300 00	19,019 00
200 "	Michigan Central Railroad Co.,	20,000 00	18,000 00
		$72,350 00	$85,632 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$153,280 26	
Stocks, as per schedule,	85,632 50	
Cash in the office of the company,	139 42	
Cash deposited in bank,	3,084 29	
Premiums in course of collection (gross),	6,749 48	
Rents due and accrued,	4,010 83	
Gross assets,		$252,896 78

LIABILITIES.

Losses adjusted, unpaid,	$3,678 68	
claimed and reported,	7,862 40	
disputed or resisted,	500 00	
Unearned premiums on outstanding risks,	28,971 46	
Dividends to stockholders unpaid,	21 00	
Due and accrued for rent, salaries, etc.,	120 86	
Due for borrowed money,	4,000 00	
Commissions and brokerage,	1,630 10	
Reinsurance,	240 48	
Gross liabilities, except capital,		47,024 98
Surplus as regards policy-holders,		$205,871 80
Paid-up capital,		200,000 00
Surplus over capital,		$5,871 80

Income.

Cash received for fire premiums,	$58,098 68	
Deduct reinsurance and return premiums,	5,408 02	
Net cash received for fire premiums,		$52,690 66
Cash rec'd for marine and inland premiums,	$12.876 11	
Deduct reinsurance and return premiums,	8,043 08	
Net cash rec'd for marine and inl'd prem's,		4,833 03
Interest and dividends received from all sources,		4,761 88
Income from rents,		9,411 27
Gross cash income,		$71,696 84

Expenditures.

Cash paid for fire losses,	$32,750 61	
Deduct salvage and reinsurance,	2,513 36	
Net cash paid for fire losses,		$30,237 25
Cash paid for marine and inland losses,	$457 83	
Deduct salvage and reinsurance,	254 55	
Net cash paid for marine and inland losses,		203 28
Cash dividends paid,		12,118 00
Cash paid for commissions and brokerage,		10,381 40
for salaries and incidentals,		9,885 22
State and local taxes,		1,270 83
for expenses on real estate,		4,351 22
Gross cash expenditures,		$68,447 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$4,618,922 00	$49,162 59
written during 1883,	5,848,606 00	58,397 56
Total,	$10,467,528 00	$107,560 15
Deduct risks expired and terminated,	5,303,467 00	49,533 52
In force at end of year,	$5,164,061 00	$58,026 63
Deduct amount reinsured,	115,284 00	1,151 69
Net amount in force,	$5,048,777 00	$56,874 94
Marine risks outstanding Dec. 31, 1882,	$212,200 00	$2,473 16
written during 1883,	1,755,073 00	12,236 46
Total,	$1,967,273 00	$14,709 62
Deduct risks expired and terminated,	1,838,836 00	13,531 93
In force at end of year,	$128,437 00	$1,177 69
Deduct amount reinsured,	95,184 00	951 84
Net amount in force,	$33,253 00	$225 85

MISCELLANEOUS.

Premiums received from organization of company,	$3,302,927 90
Losses paid from organization of company,	2,460,713 13
Cash dividends declared from organization of company,	377,000 00
Dividends declared during the year (6 per cent.),	12,000 00
Fire losses incurred during the year,	36,018 93
Marine and inland losses incurred during the year,	203 28
Company's stock owned by directors,	60,900 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 11, 1842. Commenced business July 1, 1842.]

JOHN D. JONES, *President.* JOSEPH H. CHAPMAN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.*
American Exchange Bank stock,	$71,700 00	$64,530 00
Bank of America stock,	100,000 00	100,000 00
Bank of Commerce stock,	20,000 00	20,000 00
Bank of New York stock,	46,300 00	46,300 00
Leather Manufacturers' Bank stock,	15,600 00	15,600 00
Merchants' Bank stock,	70,150 00	70,150 00
Mechanics' Bank stock,	47,675 00	47,675 00
Manhattan Company stock,	18,000 00	18,000 00
Market Bank stock,	25,000 00	22,500 00
Metropolitan Bank stock,	36,200 00	36,200 00
Phenix Bank stock,	41,100 00	36,990 00
Union Bank stock,	32,000 00	32,000 00
New York State bonds,	45,000 00	45,000 00
N. Y. Cent'l and Hudson River R. R. stock,	100,000 00	100,000 00
New York Central Railroad bonds,	139,000 00	118,150 00
New York, L. E. and Western R. R. bonds,	100,000 00	80,000 00
Delaware and Hudson Canal Co. bonds,	87,000 00	78,300 00
New York city and county bonds,	400,600 00	380,600 00
Brooklyn city bonds,	122,000 00	109,800 00
Jersey city bonds,	100,000 00	90,000 00
District of Columbia bonds,	310,000 00	217,000 00
United States bonds,	7,910,000 00	6,938,000 00
	$9,837,325 00	$8,666,795 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Importers' and Traders' Bank stock,	$6,000 00	$2,500 00
Atlantic State Bank stock,	18,000 00	12,000 00
Union Pacific Railroad stock, Oregon Railway and Nav. Co. stock,	12,000 00	10,000 00

* Estimated for the purpose of permanent investment.

	Market value.	Loaned thereon.
Central Pacific R. R. of Cal stock,	$3,300 00	$3,000 00
Morris and Essex R. R. stock, N. Y. Cent'l and Hudson River R. R. stock,	26,000 00	14,500 00
Cleveland, Col., Cinn. and Ind. R.R. stock,	13,000 00	
Chicago, Milwaukee and St. Paul R R. stock,	18,000 00	
Texas and Pacific R. R. bonds,	7,000 00	
Northern Pacific R. R. bonds,	5,000 00	50,000 00
Louisville and Nashville R. R. bonds,	1,500 00	
Delaware and Hudson Canal Co. bonds,	2,000 00	
Pennsylvania R. R. mortgage bonds,	6,000 00	
Pacific R. R. of Missouri mortgage bonds,	10,000 00	
Wabash, St. Louis and Pacific R. R. bonds,	46,000 00	39,000 00
N. Y., West Shore and Buffalo R. R. bonds,	200,000 00	160,000 00
N. Y., West Shore and Buffalo R R. bonds,	3,300 00	
Chicago, Burl. and Quincy R. R. bonds,	40,000 00	
Mutual Gas-Light Co. stock,	6,200 00	100,000 00
Cleveland, Col., Cinn. and Ind. R. R. stock,	13,000 00	
Delaware, Lacka. and Western R. R. stock,	58,000 00	
New York and Harlem R. R. stock,	106,000 00	100,000 00
Delaware and Hudson Canal Co. stock,	15,700 00	
Chicago and North Western Railway stock,	16,900 00	20,000 00
Adams Express Co. stock,	6,500 00	
Delaware, Lacka. and Western R. R. stock,	11,600 00	9,500 00
Chicago and No. West. Railway S. F. bonds,	238,000 00	200,000 00
St. Louis and Iron Mountain Railway bonds,	22,000 00	22,000 00
Chicago, Milwaukee and St. Paul R.R. stock,	11,600 00	
Central Park, N. and E. River R. R. stock,	7,000 00	5,000 00
Lake Shore and Michigan So. R. R stock,	9,800 00	9,000 00
New York, Lacka. and Western R. R. stock,	4,000 00	
	$943,400 00	$756,500 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$250,000 00	
Stocks, bonds, etc., as per schedule,	8,666,795 00	
Loans on collateral security, as per schedule,	756,500 00	
Cash deposited in bank and with English bankers,	1,710,710 68	
Notes taken for marine and inland risks,	1,588,306 79	
Gross assets,		$12,972,312 47

Liabilities.

Losses adjusted, unpaid,	$160,187 40
claimed and reported,	2,197,087 60
disputed or resisted,	42,000 00
Unearned premiums on outstanding risks,	1,447,756 70
Unpaid scrip ordered to be redeemed,	206,000 00

Interest due or accrued on scrip,	$22,926 15	
Return premiums,	174,407 80	
Miscellaneous,	15,479 26	
Gross liabilities, except scrip,		$4,265,844 91
Surplus as regards policy-holders,		$8,706,467 56
Scrip outstanding, not ordered to be redeemed,		6,778,950 00
Surplus over scrip,		$1,927,517 56

Income.

Cash rec'd for marine and inland premiums,	$4,288,173 35	
Deduct reinsurance and return premiums,	554,674 17	
Net cash rec'd for marine and inl'd prem's,		$3,733,499 18
Interest and dividends received from all sources,		560,637 92
Income from rents,		18,800 00
Gross cash income,		$4,312,937 10

Expenditures.

Cash paid for marine and inland losses,	$1,901,042 38	
Deduct salvage and reinsurance,	26,485 91	
Net cash paid for marine and inland losses,		$1,874,556 47
Cash paid for redemption of scrip,		1,723,245 00
Interest paid scrip-holders,		428,881 40
Cash paid for commissions and brokerage,		20,437 80
for salaries of officers and employees,		361,918 21
for State and local taxes,		48,028 19
Gross cash expenditures,		$4,457,067 07

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$97,680,924 00	$1,539,232 53
written during 1883,	344,694,428 00	4,168,953 10
Total,	$442,375,352 00	$5,708,185 63
Deduct risks expired and terminated,	346,886,265 00	4,260,428 93
In force at end of year,	$95,489,087 00	$1,447,756 70

Miscellaneous.

Scrip dividends declared during the year,	$1,547,360 00
Marine and inland losses incurred during the year,	2,046,614 38

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY, PITTSBURGH, PENN.

[Incorporated March 20, 1865. Commenced business May 23, 1865.]

PAID-UP CAPITAL, $250,000.

OLIVER P. SCAIFE, *President.* EARL S GARDNER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pittsburgh, Cin. and St. Louis R.R. bonds,	$65,000 00	$78,975 00
Monongahela Water Co. stock,	950 00	1,976 00
People's Savings Bank stock,	1,300 00	2,145 00
Exchange National Bank stock,	5,450 00	8,938 00
Pittsburgh, Allegh. and Manch. Pass. R.R. bonds,	2,500 00	3,125 00
Allegheny Valley R.R. inc. bonds,	19,900 00	6,169 00
Pittsburgh, Allegh. and Manch. Pass. R.R. stock,	5,800 00	10,440 00
Pittsburgh Water bonds,	17,000 00	21,080 00
City Insurance Company stock,	1,250 00	1,550 00
Liberty School District bonds,	2,000 00	2,320 00
Safe Deposit Company stock,	2,250 00	2,250 00
Pittsburgh and Connellsville R.R. bonds,	10,000 00	12,450 00
Iron City National Bank stock,	2,000 00	4,240 00
Erie and Pittsburgh R.R. bonds,	5,000 00	5,750 00
Citizens' National Bank stock,	4,650 00	6,324 00
Pittsburgh Street bonds,	5,000 00	5,375 00
Erie and Pittsburgh R.R. stock,	15,000 00	16,800 00
Allegheny Valley R.R. bonds,	12,000 00	15,000 00
Point Bridge Company mortgage bonds,	1,700 00	1,793 50
Merchants' and Manufs. Nat'l Bank stock,	2,500 00	2,925 00
Pittsb'gh and Manch. Pass. mort. bonds,	6,000 00	6,360 00
Safe Deposit Company stock,	7,750 00	775 00
Allegheny Valley R.R. scrip,	30 35	8 80
	$195,030 35	$216,769 30

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon
Bank of Pittsburgh stock,	$10,150 00	$9,000 00
People's Insurance Company stock,	377 50	200 00
Pittsburgh, Cin. and St. Louis R.R. bonds,	4,860 00	4,068 00
	$15,387 50	$13,268 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$60,925 12	
Loans on mort'ge of real estate (first liens*),	65,613 34	
Interest due or accrued thereon,	552 19	
Stocks, bonds, etc., as per schedule,	216,769 30	
Loans on collateral security, as per schedule,	13,268 00	
Cash in the office of the company,	2,703 92	
Cash deposited in bank,	33,729 51	
Premiums in course of collection (gross),	16,141 31	
Notes taken for marine and inland risks,	1,493 33	
Rents due and accrued,	405 34	
Bills receivable,	115 17	
Gross assets,		$411,716 53

Liabilities.

Losses adjusted, unpaid,	$491 06	
Losses claimed and reported,	14,046 86	
Unearned premiums on outstanding risks,	59,331 60	
Due and accrued for rent, salaries, etc.,	911 69	
State and local taxes,	4,496 47	
Commissions and brokerage,	3,541 78	
Return premiums,	117 74	
Reinsurance due,	24 10	
Gross liabilities, except capital,		82,961 30
Surplus as regards policy-holders,		$328,755 23
Paid-up capital,		250,000 00
Surplus over capital,		$78,755 23

Income.

Cash received for fire premiums,	$125,276 54	
Deduct reinsurance and return premiums,	20,169 73	
Net cash received for fire premiums,		$105,106 81
Cash rec'd for marine and inland prem's,	$17,744 25	
Deduct reinsurance and return premiums,	3,832 56	
Net cash rec'd for marine and inland prem's,		13,911 69
Interest received on bonds and mortgages,		4,625 06
Interest and dividends received from all other sources,		14,145 40
Income from rents,		3,268 41
Income from all other sources,		168 04
Gross cash income,		$141,225 41

* Value of lands mortgaged. $109,400 00
Value of buildings thereon, ... 68,100 00
Amount of insurance held as collateral, . . 28,043 00

Expenditures.

Cash paid for fire losses,		$55,073 65
Cash paid for marine and inland losses,	$7,966 05	
Deduct salvage and reinsurance,	95 44	
Net cash paid for marine and inland losses,		7,870 61
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		21,923 51
for salaries of officers and employees,		6,605 96
State and local taxes,		3,695 02
for incidentals,		6,174 82
Gross cash expenditures,		$121,343 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$5,755,248 00	$74,699 31
written during 1883,	10,478,428 00	131,411 10
Total,	$16,233,676 00	$206,110 41
Deduct risks expired and terminated,	9,207,347 00	92,650 57
In force at end of year,	$7,026,329 00	$113,459 84
Deduct amount reinsured,	44,800 00	618 85
Net amount in force,	$6,981,529 00	$112,840 99
Marine risks outstanding Dec. 31, 1882,	$271,979 00	$7,473 20
written during 1883,	1,572,882 00	15,384 01
Total,	$1,844,861 00	$22,857 21
Deduct risks expired and terminated,	1,788,028 00	18,548 88
In force at end of year,	$56,833 00	$4,308 33
Deduct amount reinsured,	3,000 00	300 00
Net amount in force,	$53,833 00	$4,008 33

Miscellaneous.

Premiums received from organization of company,	$1,170,415 44
Losses paid from organization of company,	655,281 94
Cash dividends declared from organization of company,	187,107 50
Dividends declared during the year (8 per cent.),	20,000 00
Fire losses incurred during the year,	62,707 38
Marine and inland losses incurred during the year,	10,270 07
Company's stock owned by directors,	49,950 00

BUFFALO INSURANCE COMPANY, BUFFALO, NEW YORK.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL, $200,000.

PASCAL P. PRATT, *President.* EDWARD B. SMITH, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$202,000 00	
Cash in the office of the company,	118 26	
Cash deposited in bank,	39,603 59	
Interest due and accrued,	1,000 00	
Premiums in course of collection (net),	8,878 82	
Notes taken for marine and inland risks,	1,043 00	
Gross assets,		$252,643 67

LIABILITIES.

Losses claimed and reported,	$2,551 00	
Unearned premiums on outstanding risks,	31,821 01	
Gross liabilities, except capital,		34,372 01
Surplus as regards policy-holders,		$218,271 66
Paid-up capital,		200,000 00
Surplus over capital,		$18,271 66

INCOME.

Cash received for fire premiums,	$69,431 74	
Deduct reinsurance and return premiums,	9,108 73	
Net cash received for fire premiums,		$60,323 01
Cash rec'd for marine and inland premiums,	$25,415 81	
Deduct reinsurance and return premiums,	1,011 53	
Net cash rec'd for marine and inl'd prem's,		24,404 28
Interest and dividends received from all sources,		6,944 53
Gross cash income,		$91,671 82

EXPENDITURES.

Cash paid for fire losses,	$32,159 07	
Deduct salvage and reinsurance,	1,484 72	
Net cash paid for fire losses,		$30,674 35
Cash paid for marine and inland losses,	$39,813 49	
Deduct salvage and reinsurance,	2,027 15	
Net cash paid for marine and inland losses,		$37,786 34
Cash dividends paid,		10,000 00
paid for commissions and brokerage,		18,992 16

Cash paid for salaries of officers and employees,	$3,666 67
State and local taxes,	1,815 54
for incidentals,	2,330 95
Gross cash expenditures,	$105,266 01

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$4,525,985 00	$48,554 62
written during 1883,	6,703,129 00	72,240 73
Total,	$11,229,114 00	$120,795 35
Deduct risks expired and terminated,	5,668,473 00	58,680 61
In force at end of year,	$5,560,641 00	$62,114 74
Marine risks outstanding Dec 31, 1882,	$298,064 00	$7,706 75
written during 1883,	6,371,061 00	22,362 69
Total,	$6,669,125 00	$30,069 44
Deduct risks expired and terminated,	6,489,087 00	28,306 54
In force at end of year,	$180,038 00	$1,762 90

Miscellaneous.

Premiums received from organization of company,	$1,353,564 48
Losses paid from organization of company,	963,279 36
Cash dividends declared from organization of company,	132,000 00
Dividends declared during the year (5 per cent.),	10,000 00
Fire losses incurred during the year,	27,308 33
Marine and inland losses incurred during the year,	23,855 48
Company's stock owned by directors,	118,600 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

Paid-up Capital, $200,000.

Philip Becker, *President.* Oliver J. Eggert, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$380,000 00	$440,400 00
German Young Men's Ass'n mort. bonds,	25,000 00	25,000 00
City warrants,	659 80	659 80
	$405,659 80	$466,059 80

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Citizens' Gas Company bonds,	$30,000 00	$24,000 00
Third National Bank stock,	5,000 00	10,000 00
German Bank stock,	7,500 00	
Union Fire Insurance Company stock,	2,200 00	1,800 00
Suspension Bridge Village bonds,	2,000 00	10,000 00
Citizens' Gas Company bonds,	10,000 00	
German Young Men's Association bonds,	60,000 00	50,000 00
Fireman's Fund Insurance Company stock,	3,000 00	2,000 00
	$119,700 00	$97,800 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$275,000 00	
Loans on mort'ge of real estate (first liens*),	66,625 00	
Interest due or accrued thereon,	659 25	
Stocks, bonds, etc., as per schedule,	466,059 80	
Loans on collateral security, as per schedule,	97,800 00	
Cash in the office of the company,	1,320 81	
deposited in bank,	73,403 49	
Interest due and accrued,	300 00	
Premiums in course of collection (gross),	44,888 24	
Notes taken for fire risks,	1,643 73	
Rents due and accrued,	200 00	
Gross assets,†		$1,027,900 32

Liabilities.

Losses adjusted unpaid,	$12,573 55	
claimed and reported,	12,629 35	
Unearned premiums on outstanding risks,	250,126 26	
Commissions and brokerage,	8,200 21	
Gross liabilities, except capital,		283,529 37
Surplus as regards policy-holders,		$744,370 95
Paid-up capital,		200,000 00
Surplus over capital,		$544,370 95

Income.

Cash received for fire premiums,	$443,584 21	
Deduct reinsurance and return premiums,	74,074 51	
Net cash received for fire premiums,		$369,509 70

* Value of lands mortgaged, $111,230 00
Value of buildings thereon, 93,550 00
Amount of insurance held as collateral, 52,614 00

† Including $200,000.00 special reserve fund held under New York law.

Interest received on bonds and mortgages,	$3,787 52
Interest and dividends received from all other sources,	21,313 74
Income from rents,	14,934 82
from brokerage,	2,838 21
Gross cash income,	$412,383 99

Expenditures.

Cash paid for fire losses,	$177,576 65	
Deduct salvage and reinsurance,	2,540 35	
Net cash paid for fire losses,		$175,036 30
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		75,980 94
for salaries of officers and employees,		19,195 36
for State and local taxes,		9,245 25
for expense on real estate,		9,018 00
for incidentals,		16,726 82
for profit and loss,		1,000 00
Gross cash expenditures,		$336,202 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$42,639,457 00	$428,050 00
written during 1883,	43,557,949 00	456,385 46
Total,	$86,197,406 00	$884,435 46
Deduct risks expired and terminated,	38,673,566 00	391,120 55
In force at end of year,	$47,523,840 00	$493,314 91
Deduct amount reinsured,	1,135,684 00	10,539 16
Net amount in force,	$46,388,156 00	$482,775 75

Miscellaneous.

Premiums received from organization of company,	$3,316,121 22
Losses paid from organization of company,	1,512,831 62
Cash dividends declared from organization of company,	405,925 00
Dividends declared during the year (15 per cent.)	30,000 00
Fire losses incurred during the year,	184,626 45
Company's stock owned by directors,	66.000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1836. Commenced business April, 1837.]

PAID-UP CAPITAL, $300,000.

JAMES M. MCLEAN, *President.* FRANK M. PARKER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$400,000 00	$458,750 00
Virginia State bonds,	10,000 00	2,500 00
Lake Shore and Michigan So. R. R. bonds,	50,000 00	62,500 00
Union Trust Co. stock,	10,000 00	35,000 00
National Citizens' Bank stock,	24,500 00	30,625 00
Union Pacific R. R. stock,	10,000 00	7,400 00
National Bank of Commerce stock,	10,000 00	15,400 00
N. Y. Cent'l and Hudson River R. R. stock,	10,000 00	11,200 00
	$524,500 00	$623,375 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Nat'l Butchers' and Drovers' Bank stock,	$1,575 00	$900 00
Chicago and North Western R. R. stock,	10,000 00	7,500 00
Metropolitan Gas-Light stock,	40,000 00	50,000 00
Michigan Central R. R. stock,	25,500 00	
Laf., Bloomington and Muncie R. R. bonds,	28,200 00	35,000 00
Texas and Pacific R. R. bonds,	9,550 00	
Delaware, Lacka. and Western R. R. stock,	23,400 00	20,000 00
National Citizens' Bank stock,	21,875 00	16,000 00
National Citizens' Bank stock,	625 00	
Oriental Bank stock,	1,350 00	
Manufacturers' National Bank stock,	900 00	5,000 00
Williamsburgh Gas-Light stock,	1,680 00	
Second Avenue R. R. stock,	4,200 00	
	$168,855 00	$134,400 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$112,000 00
Loans on mort'ge of real estate (first liens*),	56,900 00
Interest due or accrued thereon,	284 50
Stocks, bonds, etc, as per schedule,	623,375 00

* Value of lands mortgaged, $50,500 00
Value of buildings thereon, 69,500 00
Amount of insurance held as collateral, 45,200 00

Loans on collateral security, as per schedule,	$134,400 00	
Cash in the office of the company,	4,388 25	
Cash deposited in bank,	61,007 61	
Interest due and accrued,	4,787 83	
Premiums in course of collection (gross),	43,740 76	
Rents due and accrued,	700 00	
Gross assets,		$1,041,583 95
Deduct special deposits in other States,		61,875 00
Balance,		$979,708 95

LIABILITIES.

Losses adjusted, unpaid,	$25,384 41	
claimed and reported,	50,747 93	
Total amount of losses,	$76,132 34	
Less reinsurance,	1,446 85	
Net amount of unpaid losses,	$74,685 49	
Unearned premiums on outstanding risks,	227,397 54	
Dividends to stockholders unpaid,	112 70	
Due and accrued for rent, salaries, etc.,	1,600 00	
State and local taxes,	750 00	
Commissions and brokerage,	6,302 00	
Return premiums,	800 00	
Gross liabilities, except capital,		311,647 73
Surplus as regards policy-holders,		$668,061 22
Paid-up capital,		300,000 00
Surplus over capital,		$368,061 22

INCOME.

Cash received for fire premiums,	$426,151 37	
Deduct reinsurance and return premiums,	61,013 02	
Net cash received for fire premiums,		$365,138 35
Interest received on bonds and mortgages,		3,336 96
Interest and dividends received from all other sources,		33,650 64
Income from rents,		4,428 87
Income from profit on sale of stock,		525 00
Gross cash income,		$407,079 82

EXPENDITURES.

Cash paid for fire losses,	$233,850 71	
Deduct salvage and reinsurance,	15,246 95	
Net cash paid for fire losses,		$218,603 76

Cash dividends paid,	$40,433 30
Cash paid for commissions and brokerage,	60,439 87
for salaries of officers and employees,	51,323 65
for State and local taxes,	6,561 39
for incidentals,	35,695 58
Gross cash expenditures,	$413,057 55

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$72,063,875 00	$496,974 00
Fire risks written during 1883,	67,477,475 00	433,012 28
Total,	$139,541,350 00	$929,986 28
Deduct risks expired and terminated,	71,780,850 00	461,763 47
In force at end of year,	$67,760,500 00	$468,222 81
Deduct amount reinsured,	3,059,114 00	22,772 40
Net amount in force,	$64,701,386 00	$445,450 41

Miscellaneous.

Premiums received from organization of company,	$7,326,255 91
Losses paid from organization of company,	3,327,238 47
Cash dividends declared from organization of company,	1,630,050 00
Dividends declared during the year (13½ per cent.),	40,500 00
Fire losses incurred during the year,	251,490 62
Company's stock owned by directors,	73,160 00

CITIZENS' INSURANCE COMPANY, PITTSBURGH, PA.

[Incorporated March 7, 1849. Commenced business 1850.]

Paid-up Capital, $500,000.

Wm. G. Johnston, *President.* Walter Morris, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Springfield school bonds,	$4,000 00	$4,160 00
Sixth Ward school bonds,	5,000 00	6,250 00
Howard school bonds,	8,000 00	8,320 00
United States bonds,	5,000 00	5,620 00
Pittsburgh and Birmingham R. R. bonds,	1,500 00	1,725 00
Pittsburgh and Connellsville R. R. bonds,	1,000 00	1,100 00
Allegheny city bonds,	5,000 00	5,050 00
Pittsburgh city loan,	17,500 00	17,500 00

		Par value.	Market value.
Allegheny county bonds,		$1,000 00	$1,110 50
Steubenville and Ind. R. R. bonds,		3,000 00	3,090 00
100 shares	First National Bank,	10,000 00	17,800 00
100 "	Safe Deposit Company,	5,000 00	5,000 00
100 "	Masonic Bank,	5,000 00	5,800 00
100 "	Metropolitan National Bank,	10,000 00	10,000 00
100 "	Citizens' National Bank,	5,000 00	6,825 00
165 "	Allegheny National Bank,	8,250 00	11,220 00
122 "	Duquesne National Bank,	12,200 00	14,640 00
100 "	Third National Bank,	10,000 00	15,700 00
100 "	Marine National Bank,	10,000 00	10,000 00
25 "	Mechanics' National Bank,	1,250 00	2,537 50
19 "	First National Bank,	1,900 00	3,354 50
90 "	Birmingham Insurance Co.,	4,500 00	3,780 00
20 "	Allegheny Insurance Co.,	1,000 00	1,100 00
25 "	Monongahela Insurance Co.,	1,250 00	1,250 00
100 "	Suspension Bridge Company,	2,500 00	8,000 00
10 "	Eagle Cotton Mills,	1,000 00	500 00
15 "	N. Y. and Cleveland Coal Co.,	750 00	1,050 00
28 "	Lawrence Railroad,	1,400 00	1,820 00
200 "	Pittsburgh and McKeesport R. R.,	10,000 00	10,000 00
		$152,000 00	$184,302 50

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
14 shares	Iron City National Bank,	$1,428 00	$1,710 00
5 "	Mechanics' National Bank,	507 50	
1 cert.	Union Storage Company,	791 43	791 43
16 shares	Duquesne Incline Plane Co.,	850 00	750 00
120 "	Monongahela Insurance Co.,	6,000 00	5,000 00
269 "	Allegheny Gas Company,	10,298 00	9,500 00
100 "	Masonic Bank,	5,800 00	4,800 00
71 "	Monongahela Incline Plane Co.,	4,615 00	3,550 00
15 "	First National Bank,	2,625 00	8,000 00
12 "	Del. Mutual Insurance Co.,	600 00	
30 "	Monongahela Insurance Co.,	1,500 00	
10 "	Mechanics' National Bank,	1,025 00	
118 "	City Insurance Company,	7,080 00	
104 "	Allegheny Gas Company,	4,368 00	2,500 00
Ashtabula and Pittsburgh Railroad bonds,		7,100 00	6,100 00
10 shares	Third National Bank,	1,570 00	2,100 00
10 "	Citizens' National Bank,	680 00	
80 "	Union Insurance Company,	4,000 00	3,200 00
P. C. and St. L. Railroad bond,		1,200 00	2,750 00
Mt. Oliver Incline Plane Co.,		2,000 00	
15 shares	Marine National Bank,	1,500 00	950 00
Sixth Ward School bonds,		15,600 00	13,000 00

	Market value.	Loaned thereon.
United States bonds,	$6,200 00	$5,000 00
8 shares Western Insurance Co.,	560 00	400 00
50 " Pennsylvania Insurance Co.,	2,900 00	1,500 00
50 " Woodruff Car Co.,	1,500 00	937 50
70 " Fifth Avenue Bank,	3,150 00	2,500 00
20 " Freehold Bank,	1,100 00	1,000 00
	$96,547 93	$76,038 93

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$8,000 00	
Loans on mortg'e of real estate (first liens*),	194,379 97	
Interest due or accrued thereon,	3,249 95	
Stocks, bonds, etc., as per schedule,	184,302 50	
Loans on collateral security, as per schedule,	76,038 93	
Cash in the office of the company,	22,931 39	
Cash deposited in bank,	100,124 36	
Interest due and accrued,	385 00	
Premiums in course of collection (gross),	15,265 15	
Notes taken for marine and inland risks,	2,483 33	
Rents due and accrued,	100 00	
Gross assets,		$607,260 58

LIABILITIES.

Losses claimed and reported,	$11,873 93	
Unearned premiums on outstanding risks,	67,445 49	
Due and accrued for rent, salaries, etc.,	692 78	
Commissions and brokerage,	307 22	
Gross liabilities, except capital,		80,319 42
Surplus as regards policy-holders,		$526,941 16
Paid-up capital,		500,000 00
Surplus over capital,		$26,941 16

INCOME.

Cash received for fire premiums,	$117,280 18	
Deduct reinsurance and return premiums,	15,255 82	
Net cash received for fire premiums,		$102,024 36
Cash received for marine and inland premiums,		9,783 48
Interest received on bonds and mortgages,		4,972 86
Interest and dividends received from all other sources,		18,123 20
Income from rents,		573 50
Received for increased capital,	$300,000 00	
Gross cash income,		$135,477 40

* Total value of property mortgaged, $509,300 00
Amount of insurance held as collateral, 84,343 00

Expenditures.

Cash paid for fire losses,	$47,579 19
Cash paid for marine and inland losses,	1,154 41
Cash dividends paid,	16,000 00
Cash paid for commissions and brokerage,	23,109 44
for salaries of officers and employees,	6,320 14
for State and local taxes,	3,265 89
for incidentals,	12,921 54
Gross cash expenditures,	$110,350 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$4,910,320 00	$53,275 79
written during 1883,	12,319,318 00	128,731 16
Total,	$17,229,638 00	$182,006 95
Deduct risks expired and terminated,	6,297,299 00	58,558 90
In force at end of year,	$10,932,339 00	$123,448 05
Deduct amount reinsured,	260,513 00	3,072 47
Net amount in force,	$10,671,826 00	$120,375 58
Marine risks outstanding Dec. 31, 1882,	$61,416 00	$4,573 33
written during 1883,	2,421,275 00	10,086 38
Total,	$2,482,691 00	$14,659 71
Deduct risks expired and terminated,	2,330,975 00	8,740 16
In force at end of year,	$151,716 00	$5,919 55
Deduct amount reinsured,	5,500 00	355 00
Net amount in force,	$146,216 00	$5,564 55

Miscellaneous.

Premiums received from organization of company,	$1,580,115 00
Losses paid from organization of company,	667,962 00
Cash dividends declared from organization of company,	579,000 00
Dividends declared during the year,	16,000 00
Fire losses incurred during the year,	52,854 85
Marine and inland losses incurred during the year,	2,654 41
Company's stock owned by directors,	120,900 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MISSOURI.

[Incorporated February, 1837. Commenced business February, 1837.]

PAID-UP CAPITAL, $200,000.

J. B. M. KEHLOR, *President.* JOHN P. HARRISON, *Secretary*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
North Missouri Railroad bonds,	$100,000 00	$121,500 00
Laclede Gas Company bonds,	35,000 00	35,875 00
Venice Elevator Company bonds,	32,000 00	32,160 00
Advance Elevator Company bonds,	21,000 00	21,105 00
St. Louis Chamber of Commerce bonds,	22,000 00	22,000 00
St. Joseph city bonds,	15,000 00	12,000 00
St. Louis Grain Elevator Company,	10,000 00	10,700 00
	$235,000 00	$255,340 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
East St. Louis Elevator Company bonds,	$180,000 00	$75,000 00
Laclede Gas Company stock,	25,000 00	20,000 00
Advance Elevator Company stock,	6,250 00	5,500 00
	$211,250 00	$100,500 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$13,000 00	
Loans on mortg'e of real estate (first liens*),	25,850 00	
Interest due or accrued thereon,	377 00	
Stocks, bonds, etc., as per schedule,	255,340 00	
Loans on collateral security, as per schedule,	100,500 00	
Cash in the office of the company,	394 24	
Cash deposited in bank,	8,660 96	
Interest due and accrued,	812 40	
Premiums in course of collection (gross),	9,785 37	
Gross assets,		$414,719 97

* Value of lands mortgaged, $11,400 00
Value of buildings thereon, 50,000 00
Amount of insurance held as collateral, 30,000 00

Liabilities.

Losses claimed and reported,	$6,575 00	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	31,284 10	
Commissions and brokerage,	1,756 35	
Gross liabilities, except capital,		$41,615 45
Surplus as regards policy-holders,		$373,104 52
Paid-up capital,		200,000 00
Surplus over capital,		$173,104 52

Income.

Cash received for fire premiums,	$62,204 77	
Deduct reinsurance and return premiums,	2,959 69	
Net cash received for fire premiums,		$59,245 08
Cash rec'd for marine and inland prem's,	$6,876 60	
Deduct reinsurance and return premiums,	1,178 72	
Net cash rec'd for marine and inl'd prem's,		5,697 88
Interest received on bonds and mortgages,		1,750 00
Interest and dividends received from all other sources,		20,738 71
Gross cash income,		$87,431 67

Expenditures.

Cash paid for fire losses,	$31,289 93
Net cash paid for marine and inland losses,	2,914 68
Cash dividends paid,	12,000 00
Cash paid for commissions and brokerage,	10,237 51
for salaries of officers and employees,	6,600 00
for State and local taxes,	5,023 92
for incidentals,	4,636 88
Gross cash expenditures,	$72,702 92

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$4,288,718 00	$58,632 00
written during 1883,	6,198,126 00	61,377 19
Total,	$10,486,844 00	$120,009 19
Deduct risks expired and terminated,	6,044,851 00	59,257 19
In force at end of year,	$4,441,993 00	$60,752 00
Deduct amount reinsured,	38,000 00	330 00
Net amount in force,	$4,403,993 00	$60,422 00
Marine risks written during 1883,	$1,290,680 00	$7,242 00
Deduct risks expired and terminated,	1,290,680 00	7,242 00

MISCELLANEOUS.

Losses paid from organization of company,	$2,704,977 00
Cash dividends declared from organization of company,	671,798 00
Dividends declared during the year (6 per cent.),	12,000 00
Fire losses incurred during the year,	30,269 38
Marine and inland losses incurred during the year,	1,609 68
Company's stock owned by directors,	146,800 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* DAVID J. BLAUVELT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1700 shares Tradesmen's National Bank,	$68,000 00	$76,160 00
200 " N. Y. Central and H. R. R.R.,	20,000 00	22,400 00
United States bonds,	185,000 00	221,000 00
	$273,000 00	$319,560 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$76,500 00	
Interest due or accrued thereon,	1,772 08	
Stocks and bonds, as per schedule,	319,560 00	
Cash in the office of the company,	4,269 11	
Cash deposited in bank,	4,358 13	
Interest due and accrued,	3,780 41	
Premiums in course of collection (gross),	1,920 16	
Prems. more than 3 mos. due, $94 44		
Gross assets,		$412,159 89

LIABILITIES.

Losses claimed and reported,	$350 00	
Unearned premiums on outstanding risks,	$25,666 23	
Due and accrued for rent, salaries, etc.,	1,033 33	

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* Value of lands mortgaged, $84,700 00
Value of buildings thereon, 80,300 00
Amount of insurance held as collateral, 67,350 00

State and local taxes,	$525 00	
Commissions and brokerage,	272 67	
Return premiums,	27 52	
Gross liabilities, except capital,		$27,874 75
Surplus as regards policy-holders,		$384,285 14
Paid-up capital,		210,000 00
Surplus over capital,		$174,285 14

Income.

Cash received for fire premiums,	$47,985 64	
Deduct reinsurance and return premiums,	2,942 09	
Net cash received for fire premiums,		$45,043 55
Interest received on bonds and mortgages,		5,980 22
Interest and dividends received from all other sources,		13,003 75
Income from all other sources,		1,746 10
Gross cash income,		$65,773 62

Expenditures.

Cash paid for fire losses,	$10,420 04
Cash dividends paid,	21,000 00
Cash paid for commissions and brokerage,	5,197 98
for salaries of officers and employees,	13,921 51
for State and local taxes,	6,997 87
for incidentals,	9,454 66
Gross cash expenditures,	$66,992 06

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$10,785,307 00	$47,269 89
written during 1883,	10,985,892 00	47,674 58
Total,	$21,771,199 00	$94,944 47
Deduct risks expired and terminated,	10,874,613 00	44,619 76
In force at end of year,	$10,896,586 00	$50,324 71
Deduct amount reinsured,	152,150 00	736 51
Net amount in force,	$10,744,436 00	$49,588 20

Miscellaneous.

Premiums received from organization of company,	$3,007,244 95
Losses paid from organization of company,	1,371,018 56
Cash dividends declared from organization of company,	1,681,800 00
Dividends declared during the year (10 per cent.),	21,000 00
Fire losses incurred during the year,	9,089 99
Company's stock owned by directors,	29,190 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

GEO. T. PATTERSON, JR., *President.* CHAS. E. W. CHAMBERS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$259,000 00	$301,445 00
Delaware and Hudson Canal Co. bonds,	60,000 00	43,200 00
Central Railroad of New Jersey bonds,	2,100 00	2,162 00
New York Central and H. R R.R. stock,	70,000 00	79,100 00
American Exchange National Bank stock,	10,000 00	13,900 00
Merchants' National Bank stock,	2,850 00	3,762 00
	$403,950 00	$443,569 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$26,400 00	
Interest due or accrued thereon,	132 00	
Stocks, bonds, etc., as per schedule,	443,569 00	
Cash in the office of the company,	2,033 65	
Cash deposited in bank,	180 89	
Interest due and accrued,	3,495 00	
Premiums in course of collection (gross),	30,352 26	
Gross assets,		$506,162 80

LIABILITIES.

Losses adjusted, unpaid,	$3,871 84	
claimed and reported,	5,181 00	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	94,360 05	
Due for borrowed money,	30,000 00	
Commissions and brokerage,	5,273 64	
Gross liabilities, except capital,		139,686 53
Surplus as regards policy-holders,		$366,476 27
Paid-up capital,		250,000 00
Surplus over capital,		$116,476 27

* Value of lands mortgaged, $35,500 00
Value of buildings thereon, 23,500 00
Amount of insurance held as collateral, 13,600 00

Income.

Cash received for fire premiums,	$254,044 37	
Deduct reinsurance and return premiums,	38,658 31	
Net cash received for fire premiums,		$215,386 06
Interest received on bonds and mortgages,		1,364 00
Interest and dividends received from all other sources,		18,744 33
Gross cash income,		$235,494 39

Expenditures.

Cash paid for fire losses,	$135,861 56	
Deduct salvage and reinsurance,	20,416 88	
Net cash paid for fire losses,		$115,444 68
Cash dividends paid,		25,000 00
Cash paid for commissions and brokerage,		40,392 69
for salaries of officers and employees,		18,207 00
for State and local taxes,		3,884 54
for incidentals,		29,375 84
Gross cash expenditures,		$232,304 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$23,275,445 00	$166,324 86
written during 1883,	39,463,033 00	265,818 38
Total,	$62,738,478 00	$432,143 24
Deduct risks expired and terminated,	33,640,387 00	230,076 01
In force at end of year,	$29,098,091 00	$202,067 23
Deduct amount reinsured,	3,274,184 00	20,472 55
Net amount in force,	$25,823,907 00	$181,594 68

Miscellaneous.

Premiums received from organization of company,	$3,069,433 55
Losses paid from organization of company,	1,436,651 34
Cash dividends declared from organization of company,	1,035,000 00
Dividends declared during the year (10 per cent.),	25,000 00
Fire losses incurred during the year,	99,546 45
Company's stock owned by directors,	76,300 00

COMMERCE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

PAID-UP CAPITAL, $200,000.

ADAM VAN ALLEN, *President.* RICHARD V. DE WITT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$210,000 00	$278,000 00
150 shares Nat'l Commercial Bank, Albany,	15,000 00	30,000 00
133 " First National Bank, Albany,	13,300 00	21,280 00
80 " Nat'l Albany Exchange Bank,	8,000 00	12,000 00
80 " Union National Bank, Albany,	8,000 00	8,800 00
40 " N. Y. State Nat'l Bank, Albany,	4,000 00	6,400 00
27 " Albany City National Bank,	2,700 00	3,375 00
20 " National Bank of Cohoes, N. Y.,	2,000 00	2,000 00
	$263,000 00	$361,855 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$35,000 00	
Stocks, bonds, etc., as per schedule,	361,855 00	
Cash in the office of the company,	2,007 75	
Cash deposited in bank,	31,702 40	
Interest due and accrued,	687 83	
Premiums in course of collection (gross),	8,010 31	
Rents due and accrued,	152 67	
Gross assets,		$439,415 96

LIABILITIES.

Amount of unpaid losses,	$15,809 00	
Unearned premiums on outstanding risks,	81,149 77	
State and local taxes,	400 00	
Commissions and brokerage,	735 78	
Return premiums,	311 57	
Gross liabilities, except capital,		98,406 12
Surplus as regards policy-holders,		$341,009 84
Paid-up capital,		200,000 00
Surplus over capital,		$141,009 84

Income.

Cash received for fire premiums,	$159,938 75	
Deduct reinsurance and return premiums,	16,727 65	
Net cash received for fire premiums,		$143,211 10
Interest and dividends received from all sources,		18,163 03
Income from rents,		1,539 33
Gross cash income,		$162,913 46

Expenditures.

Cash paid for fire losses,	$87,384 67	
Deduct salvage and reinsurance,	3,952 23	
Net cash paid for fire losses,		$83,432 44
Cash dividends paid,		16,000 00
Cash paid for commissions and brokerage,		25,811 33
for salaries of officers and employees,		10,594 92
State and local taxes,		5,729 30
incidentals,		7,346 41
Gross cash expenditures,		$148,914 40

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$13,509,073 00	$131,891 90
written during 1883,	17,091,073 00	162,064 29
Total,	$30,600,146 00	$293,956 19
Deduct risks expired and terminated,	14,232,821 00	125,256 43
In force at end of year,	$16,367,325 00	$168,699 76
Deduct amount reinsured,	975,114 00	9,602 41
Net amount in force,	$15,392,211 00	$159,097 35

Miscellaneous.

Premiums received from organization of company,	$3,515,212 00
Losses paid from organization of company,	2,376,610 00
Cash dividends declared from organization of company,	572,000 00
Dividends declared during the year (8 per cent.),	16,000 00
Fire losses incurred during the year,	87,339 80
Company's stock owned by directors,	46,725 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, $200,000.

DAVID QUACKINBUSH, *President.* WALTER LAWRENCE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$232,000 00	$307,150 00
Brooklyn city bonds,	21,000 00	29,970 00
Long Island city bonds,	10,000 00	10,000 00
Flushing city bonds,	12,000 00	15,000 00
Elizabeth city bonds,	20,000 00	10,000 00
New York city bonds,	1,000 00	1,400 00
	$296,000 00	$373,520 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$23,700 00	
Interest due or accued thereon,	119 50	
Stocks, bonds, etc., as per schedule,	373,520 00	
Cash in the office of the company,	33,239 88	
deposited in bank,	2,745 60	
Interest due and accrued,	1,166 66	
Premiums in course of collection (gross),	67,295 83	
Gross assets,		$501,787 47

LIABILITIES.

Losses adjusted, unpaid,	$15,931 53
claimed and reported,	18,633 05
disputed or resisted,	5,500 00
Total amount of losses,	$40,064 58
Less reinsurance,	1,304 00
Net amount of unpaid losses,	$38,760 58
Unearned premiums on outstanding risks,	198,775 03
Dividends to stockholders unpaid,	395 75
Due and accrued for rent, salaries, etc.,	833 33

* Value of lands mortgaged, $24,000 00
Value of buildings thereon, 39,000 00
Amount of insurance held as collateral, 28,600 00

Due for borrowed money,	$5,000 00	
Commissions and brokerage,	12,113 25	
Return premiums,	120 49	
Gross liabilities, except capital,		$255,998 43
Surplus as regards policy-holders,		$245,789 04
Paid-up capital,		200,000 00
Surplus over capital,		$45,789 04

Income.

Cash received for fire premiums,	$421,710 80	
Deduct reinsurance and return premiums,	49,179 14	
Net cash received for fire premiums,		$372,531 66
Cash rec'd for marine and inland premiums,	$14,076 43	
Deduct reinsurance and return premiums,	867 48	
Net cash rec'd for marine and inland prem's,		13,208 95
Interest received on bonds and mortgages,		2,251 00
Interest and dividends received from all other sources,		21,865 00
Gross cash income,		$409,856 61

Expenditures.

Cash paid for fire losses,	$271,894 60	
Deduct salvage and reinsurance,	14,848 89	
Net cash paid for fire losses,		$257,045 71
Cash paid for marine and inland losses,		10,873 13
Cash dividends paid,		16,949 25
Cash paid for commissions and brokerage,		88,111 90
for salaries of officers and employees,		21,539 24
for State and local taxes,		6,643 26
for rent and incidentals,		26,370 24
Gross cash expenditures,		$427,532 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$41,239,303 00	$363,127 67
written during 1883,	37,021,248 00	436,938 39
Total,	$78,260,551 00	$800,066 06
Deduct risks expired and terminated,	35,360,387 00	387,616 31
In force at end of year,	$42,900,164 00	$412,449 75
Deduct amount reinsured,	2,376,156 00	26,510 01
Net amount in force,	$40,524,008 00	$385,939 74

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$1,482,054 00	$13,996 76
written during 1883,	7,719,828 00	12,502 33
Total,	$9,201,882 00	$26,499 09
Deduct risks expired and terminated,	8,880,832 00	18,199 47
In force at end of year,	$321,050 00	$8,299 62
Deduct amount reinsured,	3,500 00	62 50
Net amount in force,	$317,550 00	$8,237 12

MISCELLANEOUS.

Premiums received from organization of company,	$5,405,244 76
Losses paid from organization of company,	3,107,389 26
Cash dividends declared from organization of company,	873,000 00
Dividends declared during the year (8½ per cent.),	17,000 00
Fire losses incurred during the year,	256,561 29
Marine and inland losses incurred during the year,	10,873 13
Company's stock owned by directors,	82,250 00

COMMERCIAL MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 12, 1842. Commenced business May, 1852.]

W. I. COMES, *President.* HENRY D. KING, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$291,000 00	$314,105 00
American Exchange Bank Stock,	20,000 00	25,600 00
Market National Bank stock,	2,500 00	3,500 00
Corn Exchange Bank stock,	4,000 00	6,400 00
National Park Bank stock,	10,000 00	16,500 00
National Bank of State of New York stock,	1,600 00	1,968 00
Bank of New York N. B. A. stock,	3,700 00	5,920 00
Gallatin National Bank stock,	3,300 00	5,445 00
Continental National Bank stock,	5,000 00	6,050 00
Merchants' National Bank stock,	6,200 00	8,060 00
St. Nicholas National Bank stock,	7,500 00	9,750 00
National Bank of Commerce stock,	5,400 00	8,154 00
Bank of America stock,	1,800 00	2,808 00
Nassau Bank stock,	2,500 00	3,250 00
Bank of North America stock,	4,690 00	4,783 80
Metropolitan National Bank stock,	5,600 00	8,232 00
Newark city bonds,	13,000 00	15,300 00

	Par value.	Market value.
Louisville city bonds,	$15,000 00	$16,350 00
Erie Railway bonds,	20,000 00	19,700 00
Del., Lackawanna, and Western R.R. bonds,	5,000 00	6,350 00
Morris and Essex Railroad bonds,	35,000 00	40,900 00
Warren Railroad bonds,	9,000 00	10,800 00
Delaware and Hudson Canal Co. bonds,	15,000 00	18,300 00
Detroit, Grand Haven, and Mil. R.R. bonds,	900 00	990 00
Coast Wrecking Company stock,	4,500 00	450 00
Atlantic Mutual Insurance Company scrip,	15,110 00	15,941 05
N. Y., Lacka. and Western R. R. bonds,	10,000 00	11,800 00
Union Mutual Insurance Company's scrip,	282 24	141 12
Central Railroad Co. of New Jersey bonds,	24,000 00	27,120 00
	$541,582 24	$614,667 97

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Fulton National Bank,	$1,800 00	$1,000 00
Canada Southern Railroad bonds,	1,900 00	1,500 00
	$3,700 00	$2,500 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$614,667 97	
Loans on collateral security, as per schedule,	2,500 00	
Cash deposited in bank,	34,613 28	
Interest due and accrued,	3,416 70	
Premiums in course of collection (gross),	12,372 04	
Notes taken for marine and inland risks,	54,327 40	
Due for reinsurance,	292 31	
Salvage on losses paid,	6,566 30	
Gross assets,		$728,756 00

Liabilities.

Losses claimed and reported,	$22,595 00	
disputed or resisted,	13,000 00	
Unearned premiums on outstanding risks,	76,159 21	
Unpaid scrip ordered to be redeemed,	5,884 20	
Interest due or accrued on scrip,	8,442 61	
Due and accrued for rent, salaries, etc.,	500 00	
Return premiums,	2,402 09	
Miscellaneous,	2,302 91	
Gross liabilities, except scrip,		131,286 02
Surplus as regards policy-holders,		$597,469 98
Scrip outstanding, not ordered to be redeemed,		543,750 00
Surplus over scrip,		$53,719 98

Income.

Cash rec'd for marine and inland premiums,	$339,255 94	
Deduct reinsurance and return premiums,	126,683 28	
Net cash rec'd for marine and inland prem's,		$212,572 66
Interest and dividends received from all sources,		29,801 52
Gross cash income,		$242,374 18

Expenditures.

Cash paid for marine and inland losses,	$168,774 93	
Deduct salvage and reinsurance,	41,489 18	
Net cash paid for marine and inland losses,		$127,285 75
Cash paid for redemption of scrip,		589 00
Interest paid scrip-holders,		33,302 34
Cash paid for commissions and brokerage,		12,568 78
for salaries of officers and employees,		21,435 00
for State and local taxes,		5,948 92
for incidentals,		11,866 41
Gross cash expenditures,		$212,996 20

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$9,022,801 00	$74,703 78
written during 1883,	23,927,653 00	325,247 25
Total,	$32,950,454 00	$399,951 03
Deduct risks expired and terminated,	28,288,500 00	321,787 94
In force at end of year,	$4,661,954 00	$78,163 09
Deduct amount reinsured,	104,890 00	2,003 88
Net amount in force,	$4,557,064 00	$76,159 21

Miscellaneous.

Premiums received from organization of company,	$13,663,103 13
Losses paid from organization of company,	8,107,200 07

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

PAID-UP CAPITAL, $1,000,000.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$120,000 00	$148,500 00
State of Connecticut bonds,	11,000 00	11,000 00
City of Hartford bonds,	15,000 00	15,750 00
City of New Britain bonds,	15,000 00	15,750 00
City of Middletown, 7's, bonds,	10,000 00	10,600 00
City of Middletown, 6's, bonds,	10,000 00	10,000 00
City of Toledo, Ohio, bonds,	10,000 00	10,500 00
City of Erie, Penn., bonds,	10,000 00	10,300 00
Cass County, Dakota, bonds,	13,000 00	13,000 00
Michigan Central R. R. Company bonds,	20,000 00	24,800 00
Canada Southern R. R. Company bonds,	50,000 00	49,000 00
Quincy, Alton and St. Louis R. R. Co. bonds,	49,000 00	46,550 00
N. Y., N. H. and H. R. R.R. Co. bonds,	40,000 00	50,800 00
Tiffin, Ohio, Gas Company bonds,	14,000 00	14,000 00
Erie Railroad gold consols,	20,000 00	25,600 00
Broadway and Seventh Ave. R.R. Co. bonds,	20,000 00	20,000 00
Dayton and Michigan R. R. Co. bonds,	25,000 00	25,000 00
Chicago, Burl. and Quincy R. R. Co. bonds,	7,000 00	6,020 00
Det., Lansing and Northern R. R bonds,	2,000 00	2,040 00
Pittsburg, Ft. W. and Chicago R. R. bonds,	9,000 00	9,000 00
627 shares Chic., Burl. and Quincy R.R. Co.	62,700 00	75,867 00
100 " Chic., Iowa and Neb. R. R. Co.,	10,000 00	16,000 00
600 " N. Y., N. H. and H. R. R.R. Co.,	60,000 00	106,200 00
300 " Pittsburg, F. W. and C. R. R. Co.	30,000 00	40,200 00
110 " Boston and Albany R. R. Co.,	11,000 00	19,360 00
200 " N. Y. C. and Hud. Riv. R. R. Co.,	20,000 00	22,600 00
200 " Det., Lan. and Northern R. R.,	20,000 00	22,600 00
100 " Chicago, R. I. and Pacific R. R.,	10,000 00	11,800 00
310 " Importers' and Traders' N'l B'k,	31,000 00	83,700 00
230 " Fulton National Bank,	6,900 00	8,625 00
188 " Farmers' and Mechanics' N. B'k,	18,800 00	23,782 00
412 " National Exchange Bank,	20,600 00	30,900 00
300 " Hartford National Bank,	30,000 00	52,500 00
185 " First National Bank,	18,500 00	21,275 00
100 " Ætna National Bank	10,000 00	12,700 00
150 " Phœnix National Bank,	15,000 00	25,950 00
93 " Charter Oak National Bank,	9,300 00	13,485 00

		Par value.	Market value.
100 shares	Mercantile National Bank,	$10,000 00	$12,500 00
45 "	Conn. T. and S. Deposit Co.,	4,500 00	5,220 00
100 "	First Nat'l Bank, Minneapolis,	10,000 00	13,000 00
22 "	Second Nat'l Bank, New Haven,	2,200 00	3,564 00
		$880,500 00	$1,140,038 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
N. Y., N. H. and H. R. R.R. Co. stock,	$1,770 00	$1,200 00
Willimantic Linen Co.,	5,400 00	14,000 00
Michigan Central R. R. stock,	9,000 00	
Union Stock Yard and Transit Co. stock,	10,500 00	8,050 00
Collins Company stock,	2,250 00	
American Hosiery Co. stock,	14,625 00	4,200 00
Stanley Rule and Level Co. stock,	7,975 00	
	$51,520 00	$27,450 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$38,685 00	
Loans on mortg'e of real estate (first liens*),	418,850 00	
Stocks, bonds, etc., as per schedule,	1,140,038 00	
Loans on collateral security, as per schedule,	27,450 00	
Cash in the office of the company,	516 39	
Cash deposited in bank,	144,981 92	
Premiums in course of collection (net),	67,207 89	
Gross assets,		$1,837,729 20
Deduct special deposits in other States,		148,500 00
Balance,		$1,689,229 20

Liabilities.

Losses claimed and reported,	$36,625 00	
disputed or resisted,	3,612 00	
Unearned premiums on outstanding risks,	485,074 32	
Gross liabilities, except capital,	$555,311 32	
Deduct liabilities on special deposits,	42,651 00	
		512,660 32
Surplus as regards policy-holders,		$1,176,568 88
Paid-up capital,		1,000,000 00
Surplus over capital,		$176,568 88

* Value of lands morgaged, $563,500 00
Value of buildings thereon, 602,300 00
Amount of insurance held as collateral, 441,825 00

Income.

Cash received for fire premiums,	$928,220 50	
Deduct reinsurance and return premiums,	138,578 10	
Net cash received for fire premiums,		$789,642 40
Interest received on bonds and mortgages,		18,168 80
Interest and dividends received from all other sources,		66,729 87
Gross cash income,		$874,541 07

Expenditures.

Cash paid for fire losses,	$476,631 57
Cash dividends paid,	100,000 00
Cash paid for commissions and brokerage,	123,239 97
for salaries of officers and employees,	47,802 64
for State and local taxes,	17,113 63
for incidentals,	53,922 00
Gross cash expenditures,	$818,709 81

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$72,291,681 00	$809,731 32
written during 1883,	83,737,730 00	928,220 50
Total,	$156,029,411 00	$1,737,951 82
Deduct risks expired and terminated,	76,031,614 00	813,420 84
In force at end of year,	$79,997,797 00	$924,530 98

Miscellaneous.

Premiums received from reorganization of company,	$5,389,517 97
Losses paid from reorganization of company,	2,828,893 54
Cash dividends declared from reorganization of company,	1,015,000 00
Dividends declared during the year (10 per cent.),	100,000 00
Fire losses incurred during the year,	483,959 38
Company's stock owned by directors,	98,200 00

CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $1,000,000.

GEORGE T. HOPE, *President.* CYRUS PECK, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250	shares American Exch. Nat'l Bank,	$25,000 00	$31,750 00
69	" Bank of America,	6,900 00	10,350 00
50	" Bowery National Bank,	5,000 00	7,500 00
1200	" Mechanics' National Bank,	30,000 00	45,000 00
250	" Mercantile National Bank,	25,000 00	29,500 00
350	" Merchants' National Bank,	17,500 00	22,225 00
200	" Metropolitan National Bank,	20,000 00	29,800 00
100	" Nassau National Bank,	5,000 00	6,500 00
700	" Phenix National Bank,	14,000 00	14,420 00
180	" St. Nicholas National Bank,	18,000 00	24,300 00
200	" Central Trust Co,	20,000 00	50,000 00
3	" N. Y. Guaranty and Ind. Co.,	300 00	300 00
1500	" N. Y. and Harlem R.R. Co.,	75,000 00	142,500 00
Cedar Rapids, Io. F. and N.W. R.R. Co. b'ds,		50,000 00	52,500 00
Central R.R. and B'k'g Co. of Ga. bonds,		50,000 00	55,000 00
Chicago and N.-Western Railroad bonds,		50,000 00	55,000 00
Chicago, Mil. and St. Paul Railroad bonds,		50,000 00	55,000 00
Chicago, St P'l, Minn. and Omaha R.R. b'ds,		100,000 00	108,000 00
Columbia and Greenville Railroad bonds,		50,000 00	48,500 00
Erie Railroad Company bonds,		50,000 00	63,500 00
N. Y., L. E. and Western Railroad bonds,		50,000 00	52,500 00
Ind, Bloomington and W'n R. R. bonds,		125,000 00	145,000 00
Indianapolis and St. Louis R.R. bonds,		30,000 00	33,600 00
Mil., L S. and Western Railroad bonds,		50,000 00	50,000 00
Morris and Essex Railroad bonds,		50,000 00	61,500 00
N. Y., Lacka., and Western Railroad bonds,		100,000 00	118,000 00
St. P'l, Minn. and Manitoba Railroad bonds,		100,000 00	108,000 00
Alabama State bonds,		10,000 00	8,000 00
South Carolina State bonds,		12,000 00	12,000 00
Tennessee State bonds,		26,000 00	9,880 00
United States bonds,		1,000,000 00	1,301,770 00
		$2,214,700 00	$2,751,895 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
30	shares Mechanics' Bank,	$3,000 00	$1,200 00
1246	" Oregon Railway and Nav. Co.,	118,370 00	100,000 00
200	" Northern Pacific Railroad,	10,400 00	

	Market value.	Loaned thereon.
22 shares Fidelity and Casualty Co.,	$2,640 00	$2,000 00
300 " St. Paul, Minn. and Man. R.R.,	28,500 00	
St. Paul, Minn. and Man. R.R. bonds,	46,040 00	70,000 00
Mil, L. S. and Western Railway bonds,	9,000 00	
Oregon Railway and Navigation Co. bonds,	1,040 00	
150 shares Brooklyn City Railroad,	3,150 00	1,400 00
200 " Western Union Telegraph Co.,	14,800 00	
100 " Chicago and Alton Railroad,	13,300 00	
150 " Boston and N. Y. Air Line R.R.,	12,000 00	
300 " Chic., St. P'l, Minn. and Om. R.R.,	28,500 00	100,000 00
90 " L. S. and Michigan So. R.R.,	8,820 00	
50 " Chic., Burl. and Quincy R.R.,	6,000 00	
275 " Chic., R. I. and Pacific R.R.,	32,450 00	
100 " St. Paul, Minn. and Man. R.R.,	9,500 00	
200 " L. S., and Michigan So. R. R,	19,600 00	50,000 00
300 " Chic. and N.-Western R.R.,	42,900 00	
Tripartite b'ds Cent'l R.R. and B'k'g Co., Ga.	6,600 00	4,500 00
10 shares American Exch. National Bank,	1,270 00	900 00
Col., Hocking Valley and Toledo R.R.,	61,600 00	50,000 00
1200 shares Canadian Pacific Railroad,	66,000 00	50,000 00
Chesapeake and Ohio Railroad,	24,700 00	20,000 00
	$570,180 00	$450,000 00

Summary of Assets, Dec. 31, 1883.*

Cash value of unencumbered real estate,	$659,450 00	
Loans on mort'ge of real estate (first liens†),	324,100 00	
Interest due or accrued thereon,	8,582 23	
Stocks, bonds, etc., as per schedule,	2,751,895 00	
Loans on collateral security, as per schedule,	450,000 00	
Cash in the office of the company,	9,123 11	
Cash deposited in bank,	213,859 49	
Interest due and accrued,	51,388 41	
Premiums in course of collection (gross),	366,438 17	
Notes taken for marine and inland risks,	26,205 60	
Rents due and accrued,	6,900 00	
Gross assets,‡		$4,867,942 01
Deduct special deposits in other States,		33,000 00
Balance,		$4,834,942 01

* The company holds, also, instalment premium notes to the amount of $1,303,548.34 which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged, $354,600 00
Value of buildings thereon, 396,600 00
Amount of insurance held as collateral, 301,875 00

‡ Including $600,000 Special Reserve Fund held under New York law.

Liabilities

Losses claimed and reported,	$343,717 91	
disputed or resisted,	32,900 00	
Total amount of losses,	$376,617 91	
Less reinsurance,	33,486 87	
Net amount of unpaid losses,	$343,131 04	
Unearned premiums on outstanding risks,	1,775,820 69	
Unpaid scrip ordered to be redeemed,	29,952 00	
Interest due or accrued on scrip,	6,601 20	
Dividends to stockholders unpaid,	639 80	
Commissions and brokerage,	50,000 00	
Gross liabilities, except capit'l and scrip,	$2,206,144 73	
Deduct liability on special deposit,	20,620 53	
		$2,185,524 20
Surplus as regards policy-holders,		$2,649,417 81
Paid-up capital,	$1,000,000 00	
Scrip outstand'g not ordered to be redeemed,	44,015 00	
		1,044,015 00
Surplus over capital and scrip,		$1,605,402 81

Income.

Cash received for fire premiums,	$2,575,532 81	
Deduct reinsurance and return premiums,	445,847 65	
Net cash received for fire premiums,		$2,129,685 16
Cash rec'd for marine and inland premiums,	$564,578 19	
Deduct reinsurance and return premiums,	92,518 49	
Net cash rec'd for marine and inl'd prem's,		472,059 70
Interest received on bonds and mortgages,		21,744 08
Interest and dividends received from all other sources,		154,999 74
Income from rents,		49,553 93
Gross cash income,		$2,828,042 61

Expenditures.

Cash paid for fire losses,	$1,299,373 95	
Deduct salvage and reinsurance,	129,104 00	
Net cash paid for fire losses,		$1,170,269 95
Cash paid for marine and inland losses,	$336,325 76	
Deduct salvage and reinsurance,	31,792 99	
Net cash paid for marine and inland losses,		304,532 77
Cash dividends paid,		149,948 40
Cash paid for redemption of scrip,		9,955 00

Interest paid scrip-holders,	$27 96
Cash paid for commissions and brokerage,	479,233 37
for salaries of officers and employees,	254,886 22
for State and local taxes,	63,638 84
for incidentals,	181,263 22
Gross cash expenditures,	$2,613,755 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$351,568,202 00	$2,828,845 61
written during 1883,	380,112,308 00	2,730,081 57
Total,	$731,680,510 00	$5,558,927 18
Deduct risks expired and terminated,	325,165,425 00	2,094,689 79
In force at end of year,	$406,515,085 00	$3,464,237 39
Deduct amount reinsured,	20,589,605 00	214,967 12
Net amount in force,	$385,925,480 00	$3,249,270 27
Inland risks outstanding Dec. 31, 1882,	$2,359,543 00	$52,733 50
written during 1883,	224,855,637 00	621,523 08
Total,	$227,215,180 00	$674,256 58
Deduct risks expired and terminated,	219,631,999 00	618,673 51
In force at end of year,	$7,583,181 00	$55,583 07
Deduct amount reinsured,	149,750 00	4,217 32
Net amount in force,	$7,433,431 00	$51,365 75

Miscellaneous.

Premiums received from organization of company,	$29,074,507 77
Losses paid from organization of company,	15,482,262 81
Cash dividends declared from organization of company,	3,729,747 36
Dividends declared during the year,	150,500 00
Fire losses incurred during the year,	1,226,038 71
Marine and inland losses incurred during the year,	309,028 55
Company's stock owned by directors,	214,500 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business Aug. 6, 1835.]

PAID-UP CAPITAL, $360,000.

THOMAS C. HAND, *President.* HENRY LYLBURN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds,	$237,400 00	$280,132 00
Philadelphia city bonds,	100,000 00	129,500 00
New Jersey state bonds,	229,000 00	274,800 00
Boston city bonds,	100,000 00	124,000 00
St. Louis city bonds,	100,000 00	114,500 00
Cincinnati city bonds,	50,000 00	58,000 00
Columbus, O., city bonds,	25,000 00	27,000 00
Tennessee state bonds,	36,500 00	14,235 00
American S. S. Company bonds,	40,000 00	41,600 00
Wm. Cramp & Sons bonds,	25,000 00	25,000 00
Pennsylvania R. R. Co. stock,	25,000 00	29,250 00
Continental Hotel Co. stock,	1,600 00	1,648 00
Philadelphia Exchange Co. stock,	200 00	130 00
Atlantic Mut. Ins Co. scrip,	290 00	
Boylston Mut Ins. Co. scrip,	300 00	
Commercial Mut. Ins. Co. scrip,	320 00	1,246 00
China Mut. Ins. Co. scrip,	850 00	
New York Mut. Ins. Co. scrip,	20 00	
	$971,480 00	$1,121,041 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
226 shares Pennsylvania R. R.,	$13,221 00	$11,000 00
Buffalo, N. Y. and Phila. R. R. bonds,	32,800 00	25,000 00
Phila. and Reading R. R. bonds,	59,220 00	50,000 00
Susquehanna Car Trust Co. bonds,	30,000 00	25,000 00
Railroad Equipment bonds,	5,000 00	
	$140,241 00	$111,000 00

SUMMARY OF ASSETS, OCT. 31, 1883.

Cash value of uneneumbered real estate,	$147,000 00
Loans on mort'ge of real estate (first liens*),	159,200 00
Interest due or accrued thereon,	1,661 80

* Value of lands mortgaged, $117,000 00
Value of buildings thereon, 147,500 00
Amount of insurance held as collateral, 122,000 00

Stocks, bonds, etc., as per schedule,	$1,121,041 00	
Loans on collateral security, as per schedule,	111,000 00	
Cash in the office of the company,	708 70	
Cash deposited in bank,	152,806 09	
Interest due and accrued,	1,198 61	
Premiums in course of collection (gross),	114,753 69	
Notes taken for marine and inland risks,	136,719 16	
Gross assets,		$1,946,089 05

LIABILITIES.

Losses adjusted, unpaid,	$6,527 00	
claimed and reported,	59,867 00	
disputed or resisted,	6,000 00	
Unearned premiums on outstanding risks,	227,676 20	
Reclaimable or perpetual fire policies,	77,619 91	
Unpaid scrip ordered to be redeemed,	8,615 00	
Dividends to stockholders unpaid,	6,443 00	
State and local taxes,	1,800 00	
Gross liabilities, except capital and scrip,		394,548 11
Surplus as regards policy-holders,		$1,551,540 94
Paid-up capital,	$360,000 00	
Scrip outstand'g, not ordered to be redeemed,	786,805 00	
		1,146,805 00
Surplus over capital and scrip,		$404,735 94

INCOME.

Cash received for fire premiums,	$102,051 06	
Deduct reinsurance and return premiums,	5,267 00	
Net cash received for fire premiums,		$96,784 06
Cash rec'd for marine and inland premiums,	$490,939 48	
Deduct reinsurance and return premiums,	73,759 08	
Net cash rec'd for marine and inl'd prem's,		417,180 40
Interest received on bonds and mortgages,		8,211 52
Interest and dividends received from all other sources,		65,932 43
Income from rents,		2,184 29
Deposits received for perpetual fire risks,	$1,095 35	
Gross cash income,		$590,292 70

EXPENDITURES

Cash paid for fire losses,		$70,371 37
Cash paid for marine and inland losses,	$249,803 43	
Deduct salvage and reinsurance,	42,755 77	
Net cash paid for marine and inland losses,		207,047 66
Cash dividends paid,		36,000 00
Cash paid for redemption of scrip,		166,820 00

Interest paid scrip-holders,		$19,104 40
Cash paid for commissions and brokerage,		28,750 68
for salaries of officers and employees,		44,893 28
for State and local taxes,		13,887 76
for incidentals,		8,949 22
Deposits returned on perpetual fire risks,	$1,607 75	
Gross cash expenditures,		$625,824 37

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Oct. 31, 1882,	$16,232,448 00	$130,951 69
written during 1883,	13,006,744 00	102,505 81
Total,	$29,239,192 00	$233,457 50
Deduct risks expired and terminated,	13,951,875 00	109,119 65
In force at end of year,	$15,287,317 00	$124,337 85
Perpetual risks in force, not included above,	$3,159,062 00	$81,705 17
Marine risks outstanding Oct. 31, 1882,	$15,114,536 00	$171,023 62
written during 1883,	59,354,712 00	481,470 72
Total,	$74,469,248 00	$652,494 34
Deduct risks expired and terminated,	58,202,667 00	487,096 68
In force at end of year,	$16,266,581 00	$165,397 66

MISCELLANEOUS.

Dividends declared during the year (10 per cent.),	$36,000 00
Fire losses incurred during the year,	66,540 20
Marine and inland losses incurred during the year,	231,496 25
Company's stock owned by directors,	42,550 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated December, 1866. Commenced business December, 1866.]

PAID-UP CAPITAL, $200,000.

JOHN W. HARTWELL, *President.* J. W. MCCORD. *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value
United States bonds,	$25,000 00	$30,875 00
Cincinnati Southern Railroad bonds,	21,000 00	25,100 00
Cincinnati, Ham. and Dayton R. R. bonds,	12,000 00	12,240 00
Little Miami Railroad bonds,	5,000 00	5,350 00
	$63,000 00	$73,565 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
691 shares Atch., Topeka and S. Fé R.R., .	$54,589 00	$25,000 00
Kentucky Central Railroad bonds, . .	16,000 00	16,250 00
	$70,589 00	$41,250 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$80,000 00	
Loans on mort'ge of real estate (first liens*),	26,993 76	
Interest due or accrued thereon, . . .	797 80	
Stocks, bonds, etc., as per schedule, . .	73,565 00	
Loans on collateral security, as per schedule,	41,250 00	
Cash in the office of the company, . .	1,477 35	
deposited in bank, ...	12,483 36	
Interest due and accrued, ...	1,730 29	
Premiums in course of collection (gross), .	11,292 16	
Notes taken for marine and inland risks, .	7,325 69	
Rents due and accrued, ...	928 99	
Gross assets, ...		$257,844 40

Liabilities.

Losses adjusted, unpaid, ...	$2,883 33	
claimed and reported, . . .	8,000 00	
Total amount of losses, ...	$10,883 33	
Less reinsurance, ...	1,000 00	
Net amount of unpaid losses, . . .	$9,883 33	
Unearned premiums on outstanding risks, .	36,238 37	
Dividends to stockholders unpaid, . .	14 40	
Commissions and brokerage, . . .	323 60	
Return premiums, ...	141 35	
Gross liabilities, except capital, . . .		46,601 05
Surplus as regards policy-holders, ...		$211,243 35
Paid-up capital, ...		200,000 00
Surplus over capital, ...		$11,243 35

Income.

Cash received for fire premiums, . .	$54,228 87	
Deduct reinsurance and return premiums, .	6,069 55	
Net cash received for fire premiums, . .		$48,159 32

* Value of lands mortgaged, ... $51,000 00
Value of buildings thereon, ... 24,000 00
Amount of insurance held as collateral, . 5,000 00

Cash rec'd for marine and inland premiums,	$22,616 38	
Deduct reinsurance and return premiums,	1,598 04	
Net cash rec'd for marine and inl'd prem's,		$21,018 34
Interest received on bonds and mortgages,		5,773 00
Interest and dividends received from all other sources,		425 95
Income from rents,		11,463 25
Gross cash income,		$86,839 86

EXPENDITURES.

Cash paid for fire losses,	$50,885 73	
Deduct salvage and reinsurance,	324 68	
Net cash paid for fire losses,		$50,561 05
Cash paid for marine and inland losses,	$6,063 32	
Deduct salvage and reinsurance,	208 98	
Net cash paid for marine and inland losses,		5,854 34
Cash dividends paid,		19 20
Cash paid for commissions and brokerage,		7,763 05
for salaries of officers and employees,		10,366 60
State and local taxes,		3,315 93
incidentals,		7,270 13
ground rent,		7,000 00
Gross cash expenditures,		$92,150 30

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$6,393,964 00	$77,088 25
written during 1883,	4,331,900 00	51,589 73
Total,	$10,725,864 00	$128,677 98
Deduct risks expired and terminated,	5,642,408 00	66,289 17
In force at end of year,	$5,083,456 00	$62,388 81
Deduct amount reinsured,	154,205 00	1,951 03
Net amount in force,	$4,929,251 00	$60,437 78
Marine risks outstanding Dec. 31, 1882,	$211,250 00	$17,180 50
written during 1883,	1,532,891 00	20,548 60
Total,	$1,744,141 00	$37,729 10
Deduct risks expired and terminated,	1,588,541 00	25,050 10
In force at end of year,	$155,600 00	$12,679 00
Deduct amount reinsured,	3,500 00	350 00
Net amount in force,	$152,100 00	$12,329 00

MISCELLANEOUS.

Premiums received from organization of company,	$4,151,713 04
Losses paid from organization of company,	2,758,548 90
Cash dividends declared from organization of company,	274,000 00
Fire losses incurred during the year,	43,077 76
Marine and inland losses incurred during the year,	6,088 57
Company's stock owned by directors,	102,100 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $300,000.

FRED. W. ARNOLD, *President.* JAMES E. TILLINGHAST, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old National Bank, Providence,	$50,000 00	$57,000 00
200 " N'l B'k of Com'ce, Providence,	10,000 00	10,400 00
200 " American Nat'l B'k, Providence,	10,000 00	10,400 00
30 " Third Nat'l Bank, Providence,	3,000 00	3,720 00
100 " Fourth Nat'l Bank, Providence,	10,000 00	12,400 00
100 " First National Bank, Warren,	10,000 00	10,250 00
United States bonds,	60,000 00	71,975 00
Union Pacific Railroad bonds,	25,000 00	28,500 00
New York Elevated Railroad bonds,	25,000 00	29,125 00
Pawtuxet Valley Railroad bonds,	22,000 00	27,610 00
	$225,000 00	$261,380 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Mechanics' Nat'l B'k, Providence,	$1,460 00	$900 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$129,900 00
Loans on mort'ge of real estate (first liens*),	75,000 00
Stocks, bonds, etc., as per schedule,	261,380 00
Loans on collateral security, as per schedule,	900 00
Cash in the office of the company,	1,407 28

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* Value of lands mortgaged,	$62,900 00
Value of buildings thereon,	112,000 00
Amount of insurance held as collateral,	52,500 00

Deposited in bank,	$11,961 24	
Premiums in course of collection (gross),	17,831 22	
Rents due and accrued,	1,662 00	
Gross assets,*		$500,041 74

LIABILITIES.

Losses adjusted, unpaid,	$3,281 50	
claimed and reported,	19,395 50	
disputed or resisted,	400 00	
Unearned premiums on outstanding risks,	123,695 46	
Dividends to stockholders unpaid,	329 40	
State and local taxes,	500 00	
Commissions and brokerage,	1,000 00	
Gross liabilities, except capital,		148,601 86
Surplus as regards policy-holders,		$351,439 88
Paid-up capital,		300,000 00
Surplus over capital,		$51,439 88

INCOME.

Cash received for fire premiums,	$247,416 93	
Deduct reinsurance and return premiums,	32,177 68	
Net cash received for fire premiums,		$215,239 25
Cash rec'd for marine and inl'd premiums,	$35,318 11	
Deduct reinsurance and return premiums,	13,309 89	
Net cash rec'd for marine and inland prem's,		22,008 22
Interest received on bonds and mortgages,		3,200 00
Interest and dividends received from all other sources,		12,622 10
Income from rents,		8,715 01
Gross cash income,		$261,784 58

EXPENDITURES

Cash paid for fire losses,	$152,459 01	
Deduct salvage and reinsurance,	2,131 43	
Net cash paid for fire losses,		$150,327 58
Cash paid for marine and inland losses,	$24,398 11	
Deduct salvage and reinsurance,	11,119 04	
Net cash paid for marine and inland losses,		13,279 07
Cash dividends paid,		9,209 30
Cash paid for commissions and brokerage,		43,596 46
for salaries and incidentals,		30,500 71
for State and local taxes,		8,083 66
expense and insurance on real estate,		3,220 11
Gross cash expenditures,		$258,216 89

* Including $25,000 Special Reserve Fund held under Rhode Island law.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$17,962,907 00	$207,218 48
written during 1883,	21,735,373 00	246,016 88
Total,	$39,698,280 00	$453,235 36
Deduct risks expired and terminated,	19,622,220 00	214,664 07
In force at end of year,	$20,076,060 00	$238,571 29
Deduct amount reinsured,	324,093 00	4,799 95
Net amount in force,	$19,751,967 00	$233,771 34
Marine risks outstanding Dec. 31, 1882,	$248,486 00	$2,813 93
written during 1883,	4,482,493 00	36,377 94
Total,	$4,730,979 00	$39,191 87
Deduct risks expired and terminated,	4,329,095 00	33,507 09
In force at end of year,	$401,884 00	$5,684 78
Deduct amount reinsured,	130,638 00	2,027 13
Net amount in force,	$271,246 00	$3,657 65

Miscellaneous.

Premiums received from organization of company,	$2,307,917 54
Losses paid from organization of company,	1,632,408 38
Cash dividends declared from organization of company,	353,000 00
Dividends declared during the year (3 per cent.),	9,000 00
Fire losses incurred during the year,	145,409 58
Marine and inland losses incurred during the year,	16,391 70
Company's stock owned by directors,	69,760 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 9, 1853. Commenced business May, 1853.]

Paid-up Capital, $200,010.

Richard C. Combes, *President.* Geo. W. Montgomery, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$150,000 00	$155,250 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Citizens' Bank,	$1,800 00	
Oriental Bank,	700 00	
Rutgers Fire Insurance Company,	2,400 00	$7,500 00
Home Insurance Company,	4,350 00	
New York Equitable Fire Ins. Co.,	1,875 00	
Marine Bank,	2,080 00	1,500 00

	Market value.	Loaned thereon.
Long Island R. R. Co. first mortgage bonds,	$6,000 00	
Citizens' Insurance Company,	3,000 00	
North River Insurance Company,	1,944 00	$10,000 00
Home Insurance Company,	2,610 00	
Long Island Insurance Company,	1,767 00	
Mechanics' and Traders' Fire Ins. Co,	565 00	
Sterling Fire Insurance Company,	4,080 00	2,800 00
Wall Street Bank,	8,400 00	7,000 00
Wall Street Bank,	1,302 00	
Mechanics' Fire Insurance Company,	700 00	2,000 00
American Exchange Fire Ins. Co.,	565 00	
Firemen's Trust Fire Ins. Co.,	160 00	
Union Pacific first mortgage bonds,	2,350 00	
Central Pacific first mortgage bonds,	1,140 00	
Wall Street Bank,	10,032 00	11,700 00
Bank of Commerce,	750 00	
Hanover Fire Insurance Company,	1,370 00	700 00
Hanover Fire Insurance Company,	3,425 00	
Stuyvesant Fire Insurance Company,	880 00	5,000 00
Park Fire Insurance Company,	3,336 00	
Manufacturers' and Builders' Fire Ins. Co.,	1,050 00	
Manhattan Life Insurance Company,	3,750 00	2,200 00
United States bonds,	2,728 00	3,050 00
Licking Valley first mortgage R. R. bonds,	1,000 00	
Germania Fire Insurance Company,	590 00	300 00
Continental Bank,	840 00	500 00
Gallatin National Bank,	880 00	
Chicago, Mil. and St. Paul R. R. bond,	1,080 00	4,500 00
New York, Lacka. and Western R. R. bond,	3,600 00	
Phenix Bank,	700 00	600 00
Long Dock bond,	1,180 00	1,500 00
Housatonic R. R. Company (preferred),	1,300 00	
	$86,279 00	$60,850 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$102,300 00
Interest due or accrued thereon,	2,455 00
Bonds, as per schedule,	155,250 00
Loans on collateral security, as per schedule,	60,850 00
Cash in the office of the company,	5,809 61
Cash deposited in bank,	16,275 06
Interest due and accrued,	1,171 80
Premiums in course of collection (net),	14,411 01
Gross assets,	$358,522 48

* Value of lands mortgaged, $119,000 00
Value of buildings thereon, 110,000 00
Amount of insurance held as collateral, 99,900 00

Liabilities.

Losses claimed and reported,	$20,150 00	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	63,132 56	
Dividends to stockholders unpaid,	529 00	
Gross liabilities, except capital,		$85,311 56
Surplus as regards policy-holders,		$273,210 92
Paid-up capital,		200,010 00
Surplus over capital,		$73,200 92

Income.

Cash received for fire premiums,	$162,291 34	
Deduct reinsurance and return premiums,	13,708 72	
Net cash received for fire premiums,		$148,582 62
Cash rec'd for marine and inland premiums,		8,333 30
Interest received on bonds and mortgages,		6,009 18
Interest and dividends received from all other sources,		6,865 14
Income from rents,		562 50
Gross cash income,		$170,352 74

Expenditures.

Cash paid for fire losses,	$81,440 56	
Deduct salvage and reinsurance,	482 95	
Net cash paid for fire losses,		$80,957 61
Net cash paid for marine and inland losses,		7,113 72
Cash dividends paid,		14,000 70
Cash paid for commissions and brokerage,		28,220 39
for salaries of officers and employees,		17,578 60
for State and local taxes,		4,459 26
incidentals,		11,340 22
Gross cash expenditures,		$163,670 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$16,133,833 00	$108,195 81
written during 1883,	19,353,115 00	159,982 82
Total,	$35,486,948 00	$268,178 63
Deduct risks expired and terminated,	18,286,518 00	141,062 21
In force at end of year,	$17,200,430 00	$127,116 42
Deduct amount reinsured,	323,650 00	1,844 06
Net amount in force,	$16,876,780 00	$125,272 36

		Premiums.
Inland risks outstanding Dec. 31, 1882,	$112,400 00	$4,967 00
written during 1883,	1,606,232 00	8,712 30
Total,	$1,718,632 00	$13,679 30
Deduct risks expired and terminated,	1,621,732 00	9,667 20
In force at end of year,	$96,900 00	$4,012 10

MISCELLANEOUS.

Premiums received from organization of company,	$3,016,387 00
Losses paid from organization of company,	1,838,073 00
Cash dividends declared from organization of company,	333,622 25
Dividends declared during the year (7 per cent.),	14,000 70
Fire losses incurred during the year,	95,050 94
Marine and inland losses incurred during the year,	7,113 72
Company's stock owned by directors,	107,900 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated Jan. 29, 1872. Commenced business, Jan. 30, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN M. FURMAN, *President.* SAMUEL DARBEE, *Secretary*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$220,000 00	$242,387 50
Delaware and Hudson Canal Co. stock,	42,640 00	44,985 20
N. Y. Central and Hudson Riv. R. R. stock,	20,000 00	22,550 00
Fourth National Bank stock,	10,000 00	12,800 00
Long Island L. and T. Co. stock,	15,000 00	15,098 08
	$307,640 00	$337,820 78

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Broadway Railroad Company bonds,	$3,360 00	$2,600 00
Union Pacific Railroad bonds,	3,540 00	3,000 00
Commercial Fire Insurance Co. stock,	1,080 00	900 00
Bushwick Railroad Company,	495 00	300 00
	$8,475 00	$6,800 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$6,000 00	
Loans on mort'ge of real estate (first liens*),	21,100 00	
Interest due or accrued thereon,	277 08	
Stocks, bonds, as per schedule,	337,820 78	
Loans on collateral security, as per schedule,	6,800 00	
Cash in the office of the company,	538 88	
Cash deposited in bank,	20,281 29	
Interest due and accrued,	499 65	
Premiums in course of collection (gross),	14,344 08	
Rents due and accrued,	134 67	
Office furniture, etc.,	$4,000 00	
Premiums more than 3 mos. due,	155 93	
Gross assets,		$407,796 43

Liabilities.

Losses adjusted, unpaid,	$2,338 19	
claimed and reported,	19,892 00	
disputed or resisted,	2,962 50	
Unearned premiums on outstanding risks,	95,013 94	
Due and accrued for rent, salaries, etc.,	2,041 66	
State and local taxes,	900 00	
Commissions and brokerage,	1,460 83	
Gross liabilities, except capital,		124,609 12
Surplus as regards policy-holders,		$283,187 31
Paid-up capital,		200,000 00
Surplus over capital,		$83,187 31

Income.

Cash received for fire premiums,	$181,346 17	
Deduct reinsurance and return premiums,	15,722 60	
Net cash received for fire premiums,		$165,623 57
Interest received on bonds and mortgages,		1,116 56
Interest and dividends received from all other sources,		15,635 45
Income from rents,		500 04
Income from profit and loss account,		5 01
Gross cash income,		$182,880 63

* Value of lands mortgaged, $19,000 00
Value of buildings thereon, 20,500 00
Amount of insurance held as collateral, 19,000 00

Expenditures.

Cash paid for fire losses,	$94,438 66
Cash dividends paid,	24,000 00
Cash paid for commissions and brokerage,	26,742 45
for salaries of officers and employees,	22,232 00
for State and local taxes,	4,023 36
for incidentals,	19,291 35
for repairs on real estate,	140 69
Gross cash expenditures,	$190,868 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$31,960,896 00	$183,202 95
written during 1883,	30,209,068 00	183,866 76
Total,	$62,169,964 00	$367,069 71
Deduct risks expired and terminated,	31,336,197 00	173,392 75
In force at end of year,	$30,833,767 00	$193,676 96
Deduct amount reinsured,	1,095,350 00	5,531 55
Net amount in force,	$29,738,417 00	$188,145 41

Miscellaneous.

Premiums received from organization of company,	$1,714,133 60
Losses paid from organization of company,	679,469 26
Cash dividends declared from organization of company,	294,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Fire losses incurred during the year,	105,578 00
Company's stock owned by directors,	92,650 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILA., PA.

[Incorporated March 27, 1820. Commenced business Sept. 1, 1817.]

Paid-up Capital $500,000.

Jesse Lightfoot, *President.* Jacob H. Lex, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$200,000 00	$247,500 00
Pittsburgh city loan,	50,000 00	51,500 00
Camden city loan,	6,000 00	6,780 00
Lehigh Valley Railroad bonds,	132,000 00	164,240 00
Pennsylvania Railroad bonds,	240,000 00	270,660 00
Catawissa Railroad bonds,	10,000 00	12,200 00
Masonic Temple loan,	20,000 00	21,600 00

	Par value.	Market value.
3030 shares Pennsylvania Railroad,	$151,500 00	$175,361 25
70 " Chestnut Hill Railroad,	3,500 00	7,612 50
Philadelphia city loan,	402,600 00	523,380 00
Lehigh Coal and Navigation Co. bonds,	100,000 00	123,500 00
Shamokin Val. and Potts'le R.R. Co. bonds,	20,000 00	23,600 00
331 shares Phila., Ger. and Norrist'n R.R.,	16,550 00	35,996 25
Penn. and New York Canal Co. bonds,	8,000 00	10,000 00
Texas and Pacific Railroad bonds,	13,000 00	13,780 00
Cincinnati city bonds,	125,000 00	163,750 00
Northern Central Railroad bonds,	168,000 00	198,240 00
Huntingdon and Broad Top Mt. R.R. bonds,	15,000 00	17,325 00
United States bonds,	275,000 00	315,562 50
Louisville and Nashville Railroad bonds,	100,000 00	92,000 00
Philadelphia Passenger Railroad bonds,	50,000 00	51,500 00
Belt R.R. and Stock Yard mort'ge bonds,	50,000 00	52,500 00
Philadelphia and Erie R.R. bonds,	100,000 00	104,000 00
Texas and Pacific Railroad bonds,	50,000 00	45,500 00
Philadelphia and Reading R.R. bonds,	2,800 00	2,492 00
600 shares Fire Ass'n stock, $162,000 00		
	$2,308,950 00	$2,730,579 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Pittsburgh, Cinn. and St. Louis R.R. bonds,	$12,100 00	$3,000 00
100 shares New Jersey Central Railroad,	8,650 00	25,000 00
800 " Philadelphia and Reading R.R.,	23,600 00	
Philadelphia and Reading Railroad bonds,	1,800 00	
400 shares Philadelphia and Reading R.R.,	11,800 00	20,000 00
500 " Lombard and S. W. P. R. W. Co.,	16,000 00	
42 " Fire Ass'n stock, $7,450 00		
	$73,950 00	$48,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$90,300 00
Loans on mort'ge of real estate (first liens*),	927,110 94
Interest due or accrued thereon,	21,714 21
Stocks, bonds, etc., as per schedule,	2,730,579 50
Loans on collateral security, as per schedule,	48,000 00
Cash in the office of the company,	5,130 60
Cash deposited in bank,	118,730 60
Interest due and accrued,	39,174 22

* Value of lands mortgaged, . . . $1,601,850 00
Value of buildings thereon, . . . 1,098,650 00
Amount of insurance held as collateral, . . 791,410 00

Premiums in course of collection (gross),	$115,762 37	
Rents due and accrued,	840 36	
Due for reinsurance,	12,883 31	
Gross assets,		$4,110,226 11
Deduct special deposit in other States,		68,850 00
Balance,		$4,041,376 11

Liabilities.

Losses adjusted, unpaid,	$50,973 59	
claimed and reported,	176,122 52	
disputed or resisted,	11,568 25	
Total amount of losses,	$238,664 36	
Less reinsurance,	38,851 37	
Net amount of unpaid losses,	$199,812 99	
Unearned premiums on outstanding risks,	998,465 94	
Reclaimable on perpetual fire policies,	1,766,881 89	
Gross liabilities, except capital,	$2,965,160 82	
Deduct liabilities on special deposits,	35,913 12	
Gross liabilities, except capital,		2,929,247 70
Surplus as regards policy-holders,		$1,112,128 41
Paid-up capital,		500,000 00
Surplus over capital,		$612,128 41

Income.

Cash received for fire premiums,	$1,844,662 12	
Deduct reinsurance and return premiums,	377,577 95	
Net cash received for fire premiums,		$1,467,084 17
Interest received on bonds and mortgages,		48,794 80
Interest and dividends received from all other sources,		158,865 19
Income from rents,		5,264 11
transfers, surveys, etc.,		4,737 90
Gross cash income,		$1,684,746 17

Expenditures.

Cash paid for fire losses,	$1,176,217 53	
Deduct salvage and reinsurance,	71,509 03	
Net cash paid for fire losses,		$1,104,708 50
Cash dividends paid,		200,000 00

Cash paid for commissions and brokerage,		$331,610 79
for salaries of officers and employees,		77,029 47
for State and local taxes,		41,017 45
for incidentals,		23,780 36
Deposits returned on perpetual fire risks,	$41,352 83	
Gross cash expenditures,		$1,778,146 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$210,751,991 00	$3,651,880 52
written during 1883,	147,235,336 00	1,847,553 76
Total,	$357,987,327 00	$5,499,434 28
Deduct risks expired and terminated,	104,133,111 00	1,484,945 69
In force at end of year,	$253,854,216 00	$4,014,488 59
Deduct amount reinsured,	11,934,843 00	172,167 87
Net amount in force,	$241,919,373 00	$3,842,320 72
Perpetual risks (included above),	84,522,420 00	1,894,591 43

Miscellaneous.

Premiums received from organization of company,	$15,668,319 00
Losses paid from organization of company,	8,193,791 00
Cash dividends declared from organization of company,	2,579,762 00
Dividends declared during the year (40 per cent.),	200,000 00
Fire losses incurred during the year,	1,085,267 60
Company's stock owned by directors,	83,150 00

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA, PHILADELPHIA, PENN.

[Incorporated May 31, 1832. Commenced business April 9, 1833.]

Paid-up Capital, $400,000.

James N. Stone, *President.* John W. Dulles, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Jersey City loan,	$9,000 00	$9,900 00
Camden county (N. J.) loan,	15,000 00	16,200 00
Lehigh Valley Railroad bonds,	18,000 00	22,737 50
Delaware and Bound Brook R. R. bonds,	24,000 00	30,480 00
North Pennsylvania Railroad bonds,	12,000 00	14,760 00
Catawissa Railroad bonds,	4,000 00	4,840 00
Pennsylvania Company bonds,	19,000 00	20,615 00

	Par value.	Market value.
Penn. and N. Y. Canal and R. R. bond,	$10,000 00	$12,410 00
Elmira and Williamsport R. R. stock,	550 00	495 00
Hunt. and Broad Top R.R. and C. Co. bonds,	13,000 00	15,080 00
Pittsburg, Cinn. and St. Louis R. R. bonds,	20,000 00	24,400 00
Railway Car Trust of Pennsylvania bonds,	8,000 00	8,080 00
American Steamship Co. bonds,	4,500 00	4,860 00
West Jersey Railroad bonds,	15,000 00	17,400 00
New York Car Trust, No. 2,	12,000 00	12,120 00
United New Jersey R.R. and C. Co. bonds,	20,000 00	24,000 00
Philadelphia and Erie R. R. bonds,	10,000 00	10,400 00
Pennsylvania Railroad bonds,	11,000 00	13,480 00
Pennsylvania Car Trust bonds,	15,000 00	15,150 00
Junction Railroad bonds,	7,000 00	8,085 00
Camden and Atlantic R.R. bonds,	4,000 00	4,560 00
Belvidere Delaware R. R. bonds,	1,000 00	1,200 00
Connecting Railway bonds,	3,000 00	3,540 00
West Chester and Phila. R. R. bonds,	2,000 00	2,240 00
Bell's Gap Railroad bonds,	5,000 00	5,500 00
Phila., Wil. and Baltimore R.R. bonds,	15,000 00	16,050 00
Philadelphia and Reading R.R. bonds,	10,000 00	12,700 00
Phila., Ger. and Norristown R.R. bonds,	8,500 00	18,445 00
Camden city bonds,	1,000 00	1,280 00
Pennsylvania Railroad bonds,	6,000 00	7,020 00
	$302,550 00	$358,027 50

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
800 shares	Northern Pacific Railroad,	$19,240 00	$17,000 00
10 "	Morris Canal and B'kg Co.,	700 00	646 00
150 "	Northern Liberties Gas Co.,	5,625 00	3,500 00
203 "	Pennsylvania R.R.,	11,672 50	9,975 00
69 "	Northern Liberties Bank,	11,385 00	7,200 00
5 "	Girard Fire Ins. Co.,	1,500 00	1,050 00
		$50,122 50	$39,371 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$44,500 00
Loans on mort'ge of real estate (first liens*),	144,950 00
Interest due or accrued thereon,	2,041 48
Stocks, bonds, etc., as per schedule,	358,027 50
Loans on collateral security, as per schedule,	39,371 00
Cash in the office of the company,	15,186 07

* Total value of property mortgaged, $350,650 00
Amount of insurance held as collateral, 110,950 00

Cash deposited in bank,	$26,933 25	
Interest due and accrued,	797 02	
Premiums in course of collection (gross),	8,989 14	
Rents due and accrued,	56 78	
Miscellaneous,	175 00	
Gross assets,		$641,027 24

Liabilities.

Losses adjusted, unpaid,	$2,645 40	
claimed and reported,	6,795 00	
disputed or resisted,	4,500 00	
Total amount of losses,	$13,940 40	
Less reinsurance,	246 05	
Net amount of unpaid losses,	$13,694 35	
Unearned premiums on outstanding risks,	47,998 59	
Reclaimable on perpetual fire policies,	74,757 26	
Dividends to stockholders unpaid,	117 00	
State and local taxes,	1,200 00	
Commissions and brokerage,	2,014 20	
Gross liabilities, except capital,		139,781 40
Surplus as regards policy-holders,		$501,245 84
Paid-up capital,		400,000 00
Surplus over capital,		$101,245 84

Income.

Cash received for fire premiums,	$97,400 39	
Deduct reinsurance and return premiums,	8,810 99	
Net cash received for fire premiums,		$88,589 40
Interest received on bonds and mortgages,		6,333 06
Interest and dividends received from all other sources,		16,220 85
Income from rents,		1,294 31
Income from all other sources,		496 41
Deposits received for perpetual fire risks,	$6,788 75	
Received for increased capital,	200,000 00	
Gross cash income,		$112,934 03

Expenditures.

Cash paid for fire losses,	$40,208 46	
Deduct salvage and reinsurance,	140 33	
Net cash paid for fire losses,		$40,068 13
Cash dividends paid,		19,895 00

Cash paid for commissions and brokerage,		$17,626 20
for salaries of officers and employees,		6,366 99
for State and local taxes,		3,823 6
for incidentals,		6,879 1
Perpetual deposits returned,	$4,416 00	
Gross cash expenditures,		$94,659 12

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$6,539,815 00	$64,036 93
written during 1883,	10,225,380 00	100,914 08
Total,	$16,765,195 00	$164,951 01
Deduct risks expired and terminated,	8,804,598 00	72,280 69
In force at end of year,	$7,960,597 00	$92,670 32
Deduct amount reinsured,	51,900 00	527 54
Net amount in force,	$7,908,697 00	$92,142 78
Perpetual risks (not included above),	2,809,083 00	80,818 66

Miscellaneous.

Premiums received from organization of company,	$594,570 44
Losses paid from organization of company,	355,178 22
Cash dividends declared from organization of company,	356,000 00
Dividends declared during the year,	20,000 00
Fire losses incurred during the year,	46,941 74
Company's stock owned by directors,	85,300 00

FIREMAN'S FUND INSURANCE CO., SAN FRANCISCO, CAL.

Paid-up Capital, $750,000.

[Incorporated May 3, 1863. Commenced business June 18, 1863.]

David J. Staples, *President.* Wm. J. Dutton, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value
United States bonds,	$580,000 00	$713,400 00
Oakland City Gaslight Co. bonds,	25,000 00	25,500 00
Oakland City Sewer bonds,	20,000 00	20,000 00
California Dry Dock Co. bonds,	12,000 00	12,540 00
Market Street Cable Railroad Co. bonds,	25,000 00	27,750 00
99 shares First National Gold Bank, S. F.,	9,900 00	12,375 00
100 " No. Beach and Mission R.R. Co.,	10,000 00	9,500 00
100 " Geary St., Park & Ocean R.R. Co.,	10,000 00	10,000 00
150 " Pacific Rolling Mills,	15,000 00	18,750 00

	Par value.	Market value.
250 shares Judson Manufacturing Co.,	$25,000 00	$12,000 00
100 " California Dry Dock Co.,	10,000 00	5,800 00
200 " Presidio and Ferries R. R. Co.,	20,000 00	13,600 00
100 " California Street R. R. Co.,	10,000 00	12,250 00
120 " Sutter Street R. R. Co.,	12,000 00	11,430 00
15 " Pioneer Woolen Factory,	15,000 00	14,100 00
Pioneer Woolen Factory scrip,	900 00	900 00
	$799,800 00	$919,895 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
440 shares Masonic Hall Association,	$4,400 00	$3,000 00
60 " Safe Deposit Co.,	3,000 00	
10 " California Street R. R. Co.,	1,225 00	2,950 00
15 " Presidio and Ferries R. R. Co.,	1,000 00	
257 " Risdon Iron Works Co.,	7,710 00	6,000 00
200 " Judson Manufacturing Co.,	9,600 00	
100 " Gold and Stock Telegraph Co.,	8,000 00	6,000 00
55 " Judson Manufacturing Co.,	2,640 00	1,500 00
200 " California Iron and Steel Co.,	7,000 00	7,100 00
100 " Judson Manufacturing Co.,	4,800 00	
50 " California Street R. R. Co.,	6,125 00	800 00
	$55,500 00	$ 27,350 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$212,000 00	
Loans on mort'ge of real estate (first liens*),	93,950 00	
Interest due or accrued thereon,	391 93	
Stocks, bonds, etc., as per schedule,	919,895 00	
Loans on collateral security, as per schedule,	27,350 00	
Cash in the office of the company,	9,801 14	
deposited in bank,	83,930 02	
Interest due and accrued,	8,653 65	
Premiums in course of collection (gross),	70,895 02	
Notes taken for marine and inland risks,	46,036 15	
Rents due and accrued,	122 85	
Gross assets,		$1,473,025 76
Deduct special deposit in other States,		61,500 00
Balance,		$1,411,525 76

* Value of lands mortgaged, $177,200 00
Value of buildings thereon, 114,500 00
Amount of insurance held as collateral, 75,450 00

Liabilities.

Losses adjusted, unpaid,	$28,263 25	
claimed and reported,	48,827 01	
disputed or resisted,	5,129 87	
Total amount of losses,	$82,220 13	
Less reinsurance,	7,421 77	
Net amount of unpaid losses,	$74,798 36	
Unearned premiums on outstanding risks,	444,906 76	
Commissions and brokerage,	3,656 92	
Bills payable,	5,112 86	
Gross liabilities, except capital,	$528,474 90	
Deduct liabilities on special deposits,	19,897 40	
		$508,577 50
Surplus as regards policy-holders,		$902,948 26
Paid-up capital,		750,000 00
Surplus over capital,		$152,948 26

Income.

Cash received for fire premiums,	$792,110 24	
Deduct reinsurance and return premiums,	203,984 91	
Net cash received for fire premiums,		$588,125 33
Cash rec'd for marine and inl'd premiums,	$302,459 22	
Deduct reinsurance and return premiums,	93,377 18	
Net cash rec'd for marine and inl'd prem's,		209,082 04
Interest received on bonds and mortgages,		7,023 77
Interest and dividends received from all other sources,		30,270 37
Income from rents,		13,666 46
Gross cash income,		$848,167 97

Expenditures.

Cash paid for fire losses,	$338,523 10	
Deduct salvage and reinsurance,	36,628 17	
Net cash paid for fire losses,		$301,894 93
Cash paid for marine and inland losses,	$80,271 69	
Deduct salvage and reinsurance,	15,274 54	
Net cash paid for marine and inland losses,		64,997 15
Cash dividends paid,		90,000 00
Cash paid for commissions and brokerage,		91,636 59
for salaries of officers and employees,		66,199 77
for State and local taxes,		13,918 84
for incidentals,		78,616 98
Gross cash expenditures,		$707,264 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$54,291,108 00	$697,315 12
Fire risks written during 1883,	58,086,433 00	787,356 21
Total,	$112,377,541 00	$1,484,671 33
Deduct risks expired and terminated,	55,419,416 00	729,516 05
In force at end of year,	$56,958,125 00	$755,155 28
Deduct amount reinsured,	4,880,974 00	89,710 48
Net amount in force,	$52,077,151 00	$665,444 80
Marine risks outstanding Dec. 31, 1882,	$2,164,557 00	$134,303 56
written during 1883,	15,888,264 00	301,097 62
Total,	$18,052,821 00	$435,401 18
Deduct risks expired and terminated,	15,678,171 00	294,726 59
In force at end of year,	$2,374,650 00	$140,674 59
Deduct amount reinsured,	554,695 00	33,335 30
Net amount in force,	1,819,955 00	$107,339 29

Miscellaneous.

Premiums received from organization of company,	$8,991,886 83
Losses paid from organization of company,	5,318,080 29
Cash dividends declared from organization of company,	1,166,060 00
Dividends declared during the year (12 per cent.),	90,000 00
Fire losses incurred during the year,	302,448 92
Marine and inland losses incurred during the year,	88,985 08
Company's stock owned by directors,	111,500 00

FIREMEN'S INSURANCE COMPANY, DAYTON, OHIO.

[Incorporated April, 1856. Commenced business, 1856]

Paid-up Capital, $250,000.

S. Craighead, *President.* Edward Stanberry, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$110,000 00	$111,100 00
Dayton city bonds,	21,000 00	21,921 10
Music Hall Company's bonds,	5,400 00	5,400 00
Troy (Ohio) city bonds,	5,000 00	5,462 50
135 shares Merchants' National Bank,	13,500 00	18,360 00
50 " Second National Bank,	5,000 00	6,850 00
22 " Dayton National Bank,	2,200 00	3,520 00
	$162,100 00	$172,613 60

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Cooper Hydraulic Company stock,	$25,000 00	$12,500 00
Third National Bank stock,	12,000 00	6,000 00
Dayton St. Railroad stock,	3,200 00	2,500 00
	$40,200 00	$21,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$84,147 81	
Loans on mortg'e of real estate (first liens*),	82,364 21	
Interest due or accrued thereon,	2,615 38	
Stocks, bonds, etc., as per schedule,	172,613 60	
Loans on collateral security, as per schedule,	21,000 00	
Cash in the office of the company,	4,017 30	
Cash deposited in bank,	10,242 96	
Interest due and accrued,	2,028 62	
Premiums in course of collection (gross),	41,401 18	
Notes taken for marine and inland risks,	2,410 12	
Rents due and accrued,	587 45	
Gross assets,		$423,428 63

Liabilities.

Losses adjusted, unpaid,	$10,346 47	
claimed and reported,	5,560 00	
disputed or resisted,	1,250 00	
Total amount of losses,	$17,156 47	
Less reinsurance,	351 57	
Net amount of unpaid losses,	$16,804 90	
Unearned premiums on outstanding risks,	135,487 55	
Dividends to stockholders unpaid,	568 80	
Commissions and brokerage,	2,326 46	
Gross liabilities, except capital,		155,187 71
Surplus as regards policy-holders,		$268,240 92
Paid-up capital,		250,000 00
Surplus over capital,		$18,240 92

* Value of lands mortgaged, $93,645 00
Value of buildings thereon, 117,240 00
Amount of insurance held as collateral, 45,350 00

Income.

Cash received for fire premiums,	$254,564 03	
Deduct reinsurance and return premiums,	54,922 44	
Net cash received for fire premiums,		$199,641 59
Interest received on bonds and mortgages,		7,742 51
Interest and dividends received from all other sources,		8,100 90
Income from rents,		6,244 46
Gross cash income,		$221,729 46

Expenditures.

Cash paid for fire losses,	$129,496 81	
Deduct salvage and reinsurance,	1,981 20	
Net cash paid for fire losses,		$127,515 61
Cash dividends paid,		19,431 20
Cash paid for commissions and brokerage,		36,056 76
for salaries of officers and employees,		17,852 51
for State and local taxes,		5,286 41
for incidentals,		24,756 28
Gross cash expenditures,		$230,898 77

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$19,225,513 00	$232,464 73
written during 1883,	20,906,889 00	254,564 03
Total,	$40,132,402 00	$487,028 76
Deduct risks expired and terminated,	18,397,180 00	220,761 79
In force at end of year,	$21,735,222 00	$266,266 97
Deduct amount reinsured,	501,182 00	6,519 78
Net amount in force,	$21,234,040 00	$259,747 19

Miscellaneous.

Premiums received from organization of company,	$2,076,949 75
Losses paid from organization of company,	834,298 04
Cash dividends declared from organization of company,	452,392 40
Dividends declared during the year (8 per cent.),	20,000 00
Fire losses incurred during the year,	134,788 40
Company's stock owned by directors,	31,320 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated Dec. 3, 1855. Commenced business Dec. 3, 1855.]

PAID-UP CAPITAL, $500,000.

S. R. W. HEATH, *President.* D. H. DUNHAM, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$59,800 00
Morris and Essex Railroad bonds,	50,000 00	62,000 00
Central Railroad of New Jersey bonds,	50,000 00	55,580 00
Orange and Newark H. R.R. bonds,	10,000 00	10,000 00
Newark City National Bank stock,	20,000 00	26,000 00
Second National Bank stock,	20,000 00	24,000 00
National State Bank stock,	16,500 00	19,140 00
Essex County National Bank stock,	11,300 00	14,125 00
National Newark Banking Co. stock,	19,250 00	25,987 50
German National Bank stock,	2,300 00	2,162 00
American Insurance Company stock,	20,000 00	32,000 00
Newark Fire Insurance Company stock,	2,340 00	2,808 00
Newark City Insurance Company stock,	1,500 00	1,200 00
Germania Insurance Company stock,	2,000 00	1,000 00
Morris and Essex Railroad stock,	11,800 00	14,396 00
Newark Gas Light Company stock,	5,000 00	6,750 00
Paterson Gas Light Company stock,	10,000 00	10,000 00
Newark and Rosendale Cement Co. stock,	3,600 00	3,600 00
	$305,590 00	$370,548 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Chester Rolling Mills stock,	$120,000 00	$50,000 00
New York and Cuba Mail S.S. Co. stock,	30,000 00	20,000 00
Middlesex County National Bank, stock,	1,150 00	750 00
Yonkers Gas Light Company stock,	400 00	350 00
	$151,550 00	$71,100 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$146,414 83
Loans on mort'ge of real estate (first liens*),	750,402 00
Interest due or accrued thereon,	14,281 18
Stocks, bonds, etc., as per schedule,	370,548 50

* Total value of property mortgaged, $1,787,700 00
Amount of insurance held as collateral, 924,690 00

Loans on collateral security, as per schedule,	$71,100 00	
Cash in the office of the company,	13,726 64	
Cash deposited in bank,	11,127 76	
Premiums in course of collection (gross),	5,170 74	
Rents due and accrued,	456 83	
Gross assets,		$1,383,228 48

LIABILITIES.

Losses adjusted, unpaid,	$552 31	
claimed and reported,	8,877 00	
disputed or resisted,	4,300 00	
Unearned premiums on outstanding risks,	133,835 55	
Unpaid scrip ordered to be redeemed,	2,131 00	
Interest due or accrued on scrip,	574 86	
Commissions and brokerage,	684 65	
Return premiums,	280 83	
Gross liabilities, except capital,		151,236 20
Surplus as regards policy-holders,		$1,231,992 28
Paid-up capital,		500,000 00
Surplus over capital,		$731,992 28

INCOME

Cash received for fire premiums,	$235,650 95	
Deduct reinsurance and return premiums,	12,865 07	
Net cash received for fire premiums,		$222,785 88
Interest received on bonds and mortgages,		45,546 05
Interest and dividends received from all other sources,		28,728 08
Income from rents,		7,371 43
profit on sale of real estate,		2,862 78
old accounts,		260 03
Gross cash income,		$307,554 25

EXPENDITURES.

Cash paid for fire losses,	$103,820 15	
Deduct salvage and reinsurance,	171 72	
Net cash paid for fire losses,		$103,648 43
Cash dividends paid,		60,000 00
Cash paid for redemption of scrip,		115 00
Interest paid scrip-holders,		21 13
Cash paid for commissions and brokerage,		32,854 55
for salaries of officers and employees,		19,012 00
for State and local taxes,		8,072 35
for incidentals,		8,779 37
for repairs on real estate,		861 18
Gross cash expenditures,		$233,364 01

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$29,135,226 00	$229,849 39
written during 1883,	31,010,656 00	236,664 35
Total,	$60,145,882 00	$466,513 74
Deduct risks expired and terminated,	28,493,404 00	206,721 25
In force at end of year,	$31,652,478 00	$259,792 49
Deduct amount reinsured,	121,166 00	846 96
Net amount in force,	$31,531,312 00	$258,945 53

Miscellaneous.

Premiums received from organization of company,	$2,507,156 44
Losses paid from organization of company,	1,208,992 49
Cash dividends declared from organization of company,	672,500 00
Dividends declared during the year (12 per cent.),	60,000 00
Fire losses incurred during the year,	97,148 30
Company's stock owned by directors,	284,700 00

FIREMEN'S INSURANCE COMPANY OF NEW YORK.

[Incorporated April 19, 1825. Commenced business 1825.]

Paid-up Capital $204,000.

John F. Halstead, *President.* P. Hanford Oakley, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$215,000 00	$222,925 00
Delaware and Hudson Canal bonds,	16,000 00	17,590 00
Bank of New York stock,	6,700 00	11,055 00
Metropolitan Bank stock,	6,000 00	9,000 00
American Exchange Bank stock,	4,000 00	5,080 00
	$247,700 00	$265,650 00

Summary of Assets, Dec. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$21,300 00
Interest due or accrued thereon,	479 25
Stocks, bonds, etc., as per schedule,	265,650 00

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* Value of lands mortgaged,	$29,500 00
Value of buildings thereon,	25,500 00
Amount of insurance held as collateral,	17,400 00

Cash in the office of the company,	$1,537 44	
Cash deposited in bank,	942 89	
Interest due and accrued,	1,295 50	
Premiums in course of collection (gross),	6,606 92	
Premiums more than 3 mos. due, $80 10		
Gross assets,		$297,812 00

Liabilities.

Losses adjusted unpaid,	$100 00	
claimed and reported,	3,850 00	
Unearned premiums on outstanding risks,	36,774 98	
Due and accrued for rent, salaries, etc.,	683 33	
State and local taxes,	244 80	
Commissions and brokerage,	1,156 20	
Return premiums,	165 02	
Gross liabilities except capital,		42,974 33
Surplus as regards policy-holders,		$254,837 67
Paid-up capital,		204,000 00
Surplus over capital,		$50,837 67

Income.

Cash received for fire premiums,	$70,367 68	
Deduct reinsurance and return premiums,	6,964 39	
Net cash received for fire premiums,		$63,403 29
Net cash rec'd for marine and inl'd prem's,		773 33
Interest received on bonds and mortgages,		2,075 66
Interest and dividends received from all other sources,		8,170 41
Gross cash income,		$74,422 69

Expenditures.

Cash paid for fire losses,	$24,184 04	
Deduct salvage and reinsurance,	296 13	
Net cash paid for fire losses,		$23,887 91
Net cash paid for marine and inland losses,		13 77
Cash dividends paid,		10,200 00
Cash paid for commissions and brokerage,		9,669 90
for salaries of officers and employees,		10,440 00
for State and local taxes,		597 83
for incidentals,		6,683 92
Gross cash expenditures,		$61,493 33

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$10,403,138 00	$63,568 01
written during 1883,	12,513,769 00	71,448 42
Total,	$22,916,907 00	$135,016 43
Deduct risks expired and terminated,	11,872,183 00	61,484 73
In force at end of year,	$11,044,724 00	$73,531 70
Deduct amount reinsured,	258,586 00	1,756 24
Net amount in force,	$10,786,138 00	$71,775 46
Marine risks outstanding Dec. 31, 1882,	$41,000 00	$1,117 08
written during 1883,	33,500 00	813 33
Total,	$74,500 00	$1,930 41
Deduct risks expired and terminated,	41,000 00	1,117 08
In force at end of year,	$33,500 00	$813 33

Miscellaneous.

Premiums received from organization of company,	$4,343,924 64
Losses paid from organization of company,	2,715,830 11
Cash dividends declared from organization of company,	1,372,978 17
Dividends declared during the year (5 per cent),	10,200 00
Fire losses incurred during the year,	19,086 88
Marine and inland losses incurred during the year,	13 77
Company's stock owned by directors,	69,122 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June 1, 1829.]

Paid-up Capital, $400,000.

James W. McAllister, *President.* Ezra T. Cresson, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Maine state bonds,	$7,000 00	$8,050 00
Philadelphia city bonds,	50,000 00	65,000 00
Camden city bonds,	1,000 00	1,100 00
Pittsburgh city bonds,	10,000 00	12,525 00
West Jersey Railroad bonds,	10,000 00	12,200 00
Philadelphia and Reading Railroad bonds,	17,000 00	20,400 00
Hestonville, M. and F. P. Railroad bonds,	10,000 00	11,000 00
Del. and Rar., Can. and C. and A. R.R. bonds,	5,000 00	5,475 00

	Par value.	Market value.
Connecting Railroad bonds,	$20,000 00	$23,650 00
Easton and Amboy Railroad bonds,	25,000 00	26,500 00
Huntingdon and Broad Top R. R. bonds,	5,000 00	5,800 00
Huntingdon and Broad Top R. R. scrip,	5,000 00	5,800 00
Lehigh Valley Railroad bonds,	35,000 00	42,700 00
Elmira and Williamsport R. R. bonds,	10,000 00	9,900 00
Philadelphia, Wil. and Balt. R. R. stock,	25,000 00	23,250 00
Steubenville and Indiana Railroad bonds,	17,000 00	17,510 00
New York, Lacka. and Western R.R. bonds,	25,000 00	30,250 00
West Jersey Railroad bonds,	15,000 00	17,475 00
New York Central Railroad bonds,	25,000 00	25,750 00
Jacksonville and So. E. R. R bonds,	10,000 00	10,000 00
Harrisburg, P. Mt. Joy and L. R. R. bonds,	25,000 00	25,000 00
Lehigh Coal and Navigation Co. bonds,	15,000 00	15,450 00
Lehigh Coal and Navigation Co. loan,	3,300 00	3,844 50
Pennsylvania Car Trust Co. bonds,	30,000 00	30,000 00
Northern Central Railroad bonds,	15,000 00	15,450 00
Philadelphia, Wil. and Balt. R. R. bonds,	10,000 00	10,500 00
W. Jersey and Atlantic R. R. bonds,	16,000 00	16,880 00
Pennsylvania Railroad Co. bonds,	20,000 00	21,600 00
Louisville and Nashville Railroad bonds,	10,000 00	9,400 00
100 shares Commercial National Bank,	5,000 00	6,000 00
16 " Continental Hotel Co.,	1,600 00	1,600 00
	$477,900 00	$530,059 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
56 shares Pennsylvania Railroad,	$3,290 00	$1,750 00
1000 " Germantown R R. W. Co.,	70,000 00	50,000 00
Philadelphia and Reading Railroad bonds,	10,160 00	8,000 00
Lehigh and Wilkesbarre Coal Co. bonds,	59,280 00	48,000 00
Pittsburg, Titusville and Buffalo R.R. bonds,	3,000 00	
Philadelphia and Reading mortgage bonds,	1,000 00	
Pittsburg, Cinn. and St. Louis R. R. bonds,	1,215 00	20,000 00
100 shares Lehigh Coal and Nav. Co,	4,500 00	
100 " Del. and Bound Brook R.R. Co.,	13,500 00	
100 " North Pennsylvania R. R. Co.,	6,800 00	5,000 00
500 " Delaware and Bound Brook R.R.	67,500 00	50,000 00
218 " North Pennsylvania R. R.,	14,824 00	18,000 00
83 " Pennsylvania Salt Manuf'g Co,	6,889 00	
Lehigh Coal and Navigation Co. bonds,	31,000 00	25,000 00
625 shares Penn. & N.Y. Canal and R.R. Co.,	75,000 00	50,000 00
Texas and Pacific Railroad bonds,	71,400 00	60,000 00
North Pennsylvania Railroad bonds,	68,408 00	50,000 00
St. Louis and Iron Mountain Railway bonds,	16,050 00	18,000 00
200 shares Northern Pacific Railroad,	5,200 00	
Ithaca and Athens Railroad bonds,	5,600 00	5,000 00

	Market value.	Loaned thereon.
Lehigh Valley Railroad bonds,	$6,000 00	$6,500 00
North Pennsylvania Railroad bonds,	1,537 50	
100 shares Lehigh Coal and Nav. Co.,	4,500 00	50,000 00
Philadelphia and Reading R. R. bonds,	2,000 00	
Northern Pacific R. R. bonds,	15,750 00	
Pittsburgh water bonds,	12,525 00	
175 shares Del. and Bound Brook R. R.,	23,625 00	
100 " New Jersey Central R. R.,	8,600 00	
New York, Chic. and St. Louis R.R. bonds,	25,112 50	35,000 00
Erie funded mortgage bonds,	17,640 00	
Nashville, Chat. and St. Louis mort. bonds,	32,700 00	25,000 00
Pittsburgh and Lake Erie mortgage bonds,	31,250 00	25,000 00
	$715,856 00	$550,250 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$641,500 00	
Loans on mort'ge of real estate (first liens*),	1,111,106 01	
Interest due or accrued thereon,	19,045 42	
Stocks, bonds, etc , as per schedule,	530,059 50	
Loans on collateral security, as per schedule,	550,250 00	
Cash in the office of the company,	2,748 89	
Cash deposited in bank,	209,382 22	
Interest due and accrued,	2,006 26	
Premiums in course of collection (net),	52,615 15	
Gross assets,		$3,118,713 45

Liabilities.

Losses adjusted, unpaid,	$23,347 42	
claimed and reported,	34,212 27	
disputed or resisted,	1,300 00	
Unearned premiums on outstanding risks,	448,913 02	
Reclaimable or perpetual fire policies,	1,359,987 37	
Dividends to stockholders unpaid,	691 00	
Gross liabilities, except capital,		1,868,451 08
Surplus as regards policy-holders,		$1,250,262 37
Paid-up capital,		400,000 00
Surplus over capital,		$850,262 37

* Total value of property mortgaged, . . $2,648,645 00
Amount of insurance held as collateral, . 1,148,866 30

Income.

Cash received for fire premiums,	$593,530 70	
Deduct reinsurance and return premiums,	77,199 19	
Net cash received for fire premiums,		$516,331 51
Interest received on bonds and mortgages,		98,895 48
Interest and dividends received from all other sources,		23,169 65
Income from all other sources,		35,978 38
Deposits received for perpetual fire risks,	$40,565 20	
Gross cash income,		$674,375 02

Expenditures.

Net cash paid for fire losses,		$323,849 91
Cash dividends paid,		80,321 00
Cash paid for commissions and brokerage,		75,281 27
for salaries of officers and employees,		49,175 61
for State and local taxes,		35,210 07
for incidentals,		65,544 52
for repairs on real estate,		10,536 10
Perpetual deposits returned,	$40,720 60	
Gross cash expenditures,		$639,918 48

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$137,149,204 00	$2,348,557 02
written during 1883,	59,778,787 00	638,603 14
Total,	$196,927,991 00	$2,987,160 16
Deduct risks expired and terminated,	58,161,088 00	626,988 25
In force at end of year,	$138,766,903 00	$2,360,171 91
Deduct amount reinsured,	1,568,265 00	18,489 75
Net amount in force,	$137,198,638 00	$2,341,682 16
Perpetual risks (included above),	59,181,228 00	1,462,659 66

Miscellaneous.

Premiums received from organization of company,	$23,086,559 25
Losses paid from organization of company,	12,782,398 97
Cash dividends declared from organization of company,	4,284,000 00
Dividends declared during the year (20 per cent.),	80,000 00
Fire losses incurred during the year,	351,345 43
Company's stock owned by directors,	39,600 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK.

[Incorporated March 7, 1872. Commenced business March 7, 1872.]

PAID-UP CAPITAL, $1,000,000.

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$2,580,000 00	$3,064,745 00
Missouri State bonds,	50,000 00	57,500 00
Rhode Island State bonds,	50,000 00	57,500 00
New York Central Railroad bonds,	50,000 00	51,500 00
Chic., Rock Island and Pacific R.R bonds,	50,000 00	63,000 00
Cairo and Fulton Railroad bonds,	25,000 00	26,500 00
Erie Railroad bonds,	50,000 00	63,875 00
Syracuse, Bing. and New York R.R. bonds,	30,000 00	37,800 00
Little Miami Railroad bonds,	25,000 00	25,750 00
New York and Harlem Railroad stock,	100,000 00	190,000 00
Chicago, Burl. and Quincy R.R. bonds,	50,000 00	45,875 00
N. Y. Central and Hudson River R.R stock,	100,000 00	111,750 00
Morris and Essex Railroad stock,	20,000 00	24,600 00
	$3,180,000 00	$3,820,395 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Stocks, bonds, etc., as per schedule,	$3,820,395 00	
Cash in the office of the company,	1,973 41	
Cash deposited in bank,	95,591 72	
Interest due and accrued,	2,000 00	
Premiums in course of collection (gross),	146,008 18	
Premiums more than 3 mos. due, $4,334 09		
Gross assets,		$4,065,968 31
Deduct special deposit in other States,		104,437 50
Balance,		$3,961,530 81

LIABILITIES.

Losses adjusted, unpaid,	$63,633 36
claimed and reported,	88,473 16
disputed or resisted,	17,757 96
Total amount of losses,	$169,864 48
Less reinsurance,	9,965 11
Net amount of unpaid losses,	$159,899 37

Unearned premiums on outstanding risks,	$1,186,120 25	
Commissions and brokerage,	34,938 43	
Gross liabilities, except capital,	$1,380,958 05	
Deduct liabilities on special deposits,	27,446 37	
		$1,353,511 68
Surplus as regards policy-holders,		$2,608,019 13
Paid-up capital,		1,000,000 00
Surplus over capital,		$1,608,019 13

Income.

Cash received for fire premiums,	$2,030,198 45	
Deduct reinsurance and return premiums,	346,687 38	
Net cash received for fire premiums,		$1,683,511 07
Interest and dividends received from all sources,		153,921 34
Gross cash income,		$1,837,432 41

Expenditures.

Cash paid for fire losses,	$939,166 88	
Deduct salvage and reinsurance,	83,719 99	
Net cash paid for fire losses,		$855,446 89
Cash dividends paid,		130,000 00
Cash paid for commissions and brokerage,		251,776 88
for salaries of officers and employees,		138,039 44
for State and local taxes,		43,372 00
for incidentals,		154,764 94
Gross cash expenditures,		$1,573,400 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$240,472,942 00	$2,051,897 21
written during 1883,	251,169,002 00	2,065,043 28
Total,	$491,641,944 00	$4,116,940 49
Deduct risks expired and terminated,	232,508,924 00	1,717,682 92
In force at end of year,	$259,133,020 00	$2,399,257 57
Deduct amount reinsured,	10,681,876 00	121,391 29
Net amount in force,	$248,451,144 00	$2,277,866 28

Miscellaneous.

Premiums received from organization of company,	$13,432,723 74
Losses paid from organization of company,	5,961,625 89
Cash dividends declared from organization of company,	1,110,000 00
Dividends declared during the year (13 per cent.),	130,000 00
Fire losses incurred during the year,	895,346 94
Company's stock owned by directors,	341,900 00

GERMAN FIRE INSURANCE COMPANY, PITTSBURGH, PENN.

[Incorporated March, 1862. Commenced business July, 1862.]

PAID-UP CAPITAL, $200,000.

CHARLES BARCHFELD, *President.* F. L GROSS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$37,500 00	$44,422 50
Allegheny County Riot bonds,	11,000 00	11,660 00
Pittsburgh city bonds,	18,000 00	18,800 00
Howard School District bonds,	5,000 00	5,325 00
Kilbuck School District bonds,	5,500 00	5,935 00
Humboldt School District bonds,	5,000 00	5,000 00
Colfax School District bonds,	4,000 00	4,000 00
Pittsburgh, N C. and L E. R.R. bonds,	3,000 00	3,625 00
Pittsburgh and Western Railroad bonds,	2,000 00	2,374 00
People's Park Passenger Railroad bonds,	5,000 00	5,000 00
German Evang. Protestant Church bonds,	2,200 00	2,310 00
German National Bank stock,	7,200 00	14,760 00
Exchange National Bank stock,	3,500 00	5,880 00
Merchants' and Manuf'rs' Nat'l B'k stock,	2,150 00	2,666 00
Third National Bank stock,	5,500 00	8,690 00
Metropolitan National Bank stock,	300 00	300 00
First National Bank stock,	2,700 00	4,860 00
	$119,550 00	$145,607 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$14,430 45	
Loans on mort'ge of real estate (first liens*),	209,777 50	
Interest due or accrued thereon,	4,415 50	
Stocks, bonds, etc., as per schedule,	145,607 50	
Cash deposited in bank,	29,793 51	
Interest due and accrued,	494 25	
Premiums in course of collection (net),	27,115 17	
Notes taken for fire risks,	90 00	
Rents due and accrued,	68 00	
Gross assets,		$431,791 88

* Total value of property mortgaged, $480,750 00
Amount of insurance held as collateral, 156,975 00

Liabilities.

Losses adjusted unpaid,	$9,820 00	
Unearned premiums on outstanding risks,	119,738 86	
State and local taxes,	1,200 00	
Gross liabilities, except capital,		$130,758 86
Surplus as regards policy-holders,		$301,033 02
Paid-up capital,		200,000 00
Surplus over capital,		$101,033 02

Income.

Cash received for fire premiums,	$221,620 89	
Deduct reinsurance and return premiums,	23,692 56	
Net cash received for fire premiums,		$197,928 33
Interest received on bonds and mortgages,		11,139 45
Interest and dividends received from all other sources,		6,499 00
Income from rents,		519 00
Gross cash income,		$216,085 78

Expenditures.

Net cash paid for fire losses,	$110,052 76
Cash dividends paid,	24,000 00
Cash paid for commissions and brokerage,	42,691 50
for salaries of officers and employees,	17,872 68
State and local taxes,	6,043 04
Gross cash expenditures,	$200,659 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$16,797,623 00	$195,874 74
written during 1883,	19,614,766 00	222,937 44
Total,	$36,412,389 00	$418,812 18
Deduct risks expired and terminated,	17,541,364 00	183,955 04
In force at end of year,	$18,871,025 00	$234,857 14
Deduct amount reinsured,	110,338 00	1,290 96
Net amount in force,	$18,760,687 00	$233,566 18

Miscellaneous.

Premiums received from organization of company,	$1,491,444 83
Losses paid from organization of company,	490,797 65
Cash dividends declared from organization of company,	386,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Fire losses incurred during the year,	111,472 76
Company's stock owned by directors,	29,350 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $1,000,000.

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,375,000 00	$1,696,781 25
St. Paul, Minn. and Manitoba R. R. bonds,	18,000 00	19,980 00
250 shares N. Y. Cent'l and Hud. Riv. R. R.,	25,000 00	28,625 00
Morris and Essex Railroad bonds,	50,000 00	61,937 50
Mississippi state bonds,	20,000 00	20,000 00
50 shares National Park Bank,	5,000 00	8,250 00
	$1,493,000 00	$1,835,573 75

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$469,837 33	
Loans on mortg'e of real estate (first liens*),	145,450 00	
Interest due or accrued thereon,	4,406 50	
Stocks, bonds, etc., as per schedule,	1,835,573 75	
Cash in the office of the company,	23,684 57	
Cash deposited in bank,	62,350 48	
Premiums in course of collection (net),	148,235 05	
Rents due and accrued,	3,691 64	
Mississippi deposit,	7,500 00	
Gross assets,		$2,700,729 32
Deduct special deposits in other States,		207,537 50
Balance,		$2,493,191 82

LIABILITIES.

Losses adjusted, unpaid,	$11,367 32
claimed and reported,	64,130 04
disputed or resisted,	32,361 14
Unearned premiums on outstanding risks,	773,848 17
Interest due and accrued,	1,125 00
Gross liabilities, except capital,	$882,831 67

* Value of lands mortgaged, $145,500 00
Value of buildings thereon, 154,600 00
Amount of insurance held as collateral, 140,700 00

Deduct liabilities on special deposits,	$42,913 14	
		$839,918 53
Surplus as regards policy-holders,		$1,653,273 29
Paid-up capital,		1,000,000 00
Surplus over capital,		$653,273 29

Income.

Cash received for fire premiums,	$1,329,181 12	
Deduct reinsurance and return premiums,	123,912 82	
Net cash received for fire premiums,		$1,205,268 30
Interest received on bonds and mortgages,		12,995 28
Interest and dividends received from all other sources,		91,278 77
Gross cash income,		$1,309,542 35

Expenditures.

Cash paid for fire losses,	$631,874 64	
Deduct salvage and reinsurance,	7,552 04	
Net cash paid for fire losses,		$624,322 60
Cash dividends paid,		100,000 00
Cash paid for commissions and brokerage,		232,680 05
for salaries of officers and employees,		68,522 41
for State and local taxes,		34,109 62
for incidentals,		169,883 26
Gross cash expenditures,		$1,229,517 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$137,573,120 00	$1,344,861 86
written during 1883,	143,049,980 00	1,333,859 80
Total,	$280,623,100 00	$2,678,721 66
Deduct risks expired and terminated,	130,429,409 00	1,185,791 76
In force at end of year,	$150,193,691 00	$1,492,929 90
Deduct amount reinsured,	1,539,105 00	14,322 24
Net amount in force,	$148,654,586 00	$1,478,607 66

Miscellaneous.

Premiums received from organization of company,	$15,456,562 52
Losses paid from organization of company,	7,215,632 33
Cash dividends declared from organization of company,	1,501,000 00
Dividends declared during the year (10 per cent.),	100,000 00
Fire losses incurred during the year,	605,097 15
Company's stock owned by directors,	132,750 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $300,000.

ALFRED S. GILLETT, *President.* EDWIN F. MERRILL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$87,500 00	$106,900 00
Philadelphia city bonds,	10,000 00	13,200 00
Louisville city bonds,	10,000 00	11,200 00
St. Louis county and city bonds,	10,000 00	11,800 00
American Steamship Company bonds,	5,000 00	5,400 00
Union Pacific Railroad Company bonds,	5,000 00	5,850 00
Connecting Railroad Company bonds,	10,000 00	11,800 00
Pennsylvania Railroad Company bonds,	10,000 00	12,200 00
Camden and Amboy R.R. Company bonds,	13,000 00	14,170 00
Philadelphia and Erie R.R. Co. bonds,	10,000 00	11,200 00
Philadelphia and Reading R.R. Co. bonds,	5,000 00	3,500 00
Philadelphia and Reading R.R. Co. scrip,	1,750 00	1,750 00
Lehigh Navigation Company bonds,	11,000 00	12,760 00
Susquehanna Coal Company bonds,	3,000 00	3,300 00
Lancaster and Reading R.R. Co. bonds,	10,000 00	11,400 00
No. Pennsylvania R.R Co. bonds,	5,000 00	6,250 00
45 shares Phila. and Darby Pass. Railroad,	2,250 00	1,800 00
Illinois Township bonds,	6,000 00	6,000 00
Phila. and Reading R.R. Car Trust Co. b'ds,	35,000 00	35,000 00
Philadelphia and Reading Railroad bond,	1,000 00	760 00
	$250,500 00	$286,240 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares M. and M. Schraeder Co.,	$10,000 00	$8,000 00
Real estate mortgage,	10,000 00	
Allegheny Valley Railroad Company,	1,000 00	600 00
Temporary loan, secured,	–	3,100 00
		$11,700 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$343,800 00
Loans on mort'ge of real estate (first liens*),	474,033 32
Interest due or accrued thereon,	8,544 90

* Total value of property mortgaged, . . $1,512,610 00
Amount of insurance held as collateral, . 252,775 00

Stocks, bonds, etc., as per schedule,	$286,240 00	
Loans on collateral security, as per schedule,	11,700 00	
Cash in the office of the company,	3,214 14	
Cash deposited in bank,	81,375 98	
Interest due and accrued,	174 34	
Premiums in course of collection (gross),	46,713 42	
Rents due and accrued,	2,105 89	
Perpetual insurance deposit,	2,065 50	
Gross assets,		$1,259,967 49

Liabilities.

Losses claimed and reported,	$18,550 07	
Unearned premiums on outstanding risks,	247,012 28	
Reclaimable on perpetual fire policies,	112,549 08	
Due and accrued for rent, salaries, etc.,	4,401 50	
State and local taxes,	305 70	
Commissions and brokerage,	8,081 42	
Return premiums,	3,671 43	
Reinsurance,	144 64	
Gross liabilities, except capital,		394,716 12
Surplus as regards policy-holders,		$865,251 37
Paid-up capital,		300,000 00
Surplus over capital,		$565,251 37

Income.

Cash received for fire premiums,	$373,680 86	
Deduct reinsurance and return premiums,	41,894 08	
Net cash received for fire premiums,		$331,786 78
Net cash received for inland premiums,		1,114 93
Interest received on bonds and mortgages,		28,482 06
Interest and dividends received from all other sources,		18,967 09
Income from rents,		18,907 56
Deposits received for perpetual fire risks,	$4,469 31	
Gross cash income,		$399,258 42

Expenditures.

Cash paid for fire losses,	$130,676 83	
Deduct salvage and reinsurance,	2,375 66	
Net cash paid for fire losses,		$128,301 17
Net cash paid for inland losses,		3,639 63
Cash dividends paid,		72,000 00
Cash paid for commissions and brokerage,		65,604 23
for salaries of officers and employees,		34,424 00

Cash paid for State and local taxes,		$14,209 95
for incidentals,		31,895 00
Deposits returned on perpetual fire risks,	$2,276 29	
Gross cash expenditures,		$350,073 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$47,312,339 00	$568,477 18
written during 1883,	37,473,084 00	376,387 98
Total,	$84,785,423 00	$944,865 16
Deduct risks expired and terminated,	35,043,426 00	341,740 10
In force at end of year,	$49,741,997 00	$603,125 06
Deduct amount reinsured,	1,218,307 00	12,900 51
Net amount in force,	$48,523,690 00	$590,224 55
Perpetual risks (included above),	$4,409,319 00	$125,054 53

Miscellaneous.

Premiums received from organization of company,	$6,119,523 00
Losses paid from organization of company,	2,650,651 39
Cash dividends declared from organization of company,	909,196 00
Dividends declared during the year (24 per cent.),	72,000 00
Fire losses incurred during the year,	127,186 74
Marine and inland losses incurred during the year,	3,639 63
Company's stock owned by directors,	96,500 00

GLENS FALLS INSURANCE COMPANY, GLENS FALLS, N. Y.

[Incorporated May, 1849. Commenced business May, 1850.]

Paid-up Capital, $200,000.

R. M. Little, *President.* J. L. Cunningham, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$560,000 00	$656,850 00
Union Pacific Railroad bonds,	50,000 00	57,000 00
N. Y. Central and Hudson Riv. R.R. bonds,	50,000 00	65,125 00
New York and Harlem Railroad bonds,	37,000 00	48,100 00
First National Bank stock (Glen Falls),	10,000 00	15,000 00
	$707,000 00	$842,075 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$19,700 00	
Loans on mort'ge of real estate (first liens*),	340,647 37	
Interest due or accrued thereon,	1,542 53	
Stocks, bonds, etc., as per schedule,	842,075 00	
Cash in the office of the company,	2,947 20	
Cash deposited in bank,	85,483 86	
Premiums in course of collection (gross),	31,215 75	
Gross assets,†		$1,323,611 71

Liabilities.

Losses adjusted, unpaid,	$23,444 28	
claimed and reported,	12,628 50	
disputed or resisted,	5,200 00	
Total amount of losses,	$41,272 78	
Less reinsurance,	3,482 50	
Net amount of unpaid losses,	$37,790 28	
Unearned premiums on outstanding risks,	418,587 05	
Commissions and brokerage,	4,682 36	
Gross liabilities, except capital,		461,059 69
Surplus as regards policy-holders,		$862,552 02
Paid-up capital,		200,000 00
Surplus over capital,		$662,552 02

Income.

Cash received for fire premiums,	$549,762 51	
Deduct reinsurance and return premiums,	64,144 04	
Net cash received for fire premiums,		$485,618 47
Interest received on bonds and mortgages,		17,490 56
Interest and dividends received from all other sources,		35,550 48
Income from rents,		225 00
Income from all other sources,		36 80
Gross cash income,		$538,921 31

* Value of lands mortgaged, $390,125 00
Value of buildings thereon, 366,975 00
Amount of insurance held as collateral, 275,225 00

† Including $200,000 special reserve fund held under New York law.

Expenditures.

Cash paid for fire losses,	$269,496 71	
Deduct salvage and reinsurance,	10,842 62	
Net cash paid for fire losses,		$258,654 09
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		92,005 37
for salaries of officers and employees,		33,823 14
for State and local taxes,		13,485 57
for incidentals,		34,683 04
Gross cash expenditures,		$452,651 21

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$68,367,512 00	$655,936 39
written during 1883,	54,897,709 00	560,997 37
Total,	$123,265,221 00	$1,216,933 76
Deduct risks expired and terminated,	43,021,448 00	417,705 10
In force at end of year,	$80,243,773 00	$799,228 66
Deduct amount reinsured,	1,597,035 00	21,648 20
Net amount in force,	$78,646,738 00	$777,580 46

Miscellaneous.

Premiums received from organization of company,	$5,573,997 45
Losses paid from organization of company,	3,019,826 87
Cash dividends declared from organization of company,	330,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	271,093 34
Company's stock owned by directors,	72,180 00

GREAT WESTERN INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September, 1855. Commenced business October, 1855.]

Paid-up Capital, $662,080.

Ferdinand Motz, *President.* Wm. T. Lockwood, *Secretary.*

Summary of Assets, Dec. 31, 1883.

United States bonds,	$796,900 00	
Cash in the office of the company,	205 35	
Cash deposited in bank and with English bankers,	46,927 05	
Premiums in course of collection (net),	86,801 49	
Notes taken for marine and inland risks,	55,618 54	
Gross assets,		$986,452 43

Liabilities.

Losses adjusted, unpaid,	$11,530 00	
claimed and reported,	84,841 69	
disputed or resisted,	52,500 00	
Total amount of losses,	$148,871 69	
Less reinsurance,	34,720 00	
Net amount of unpaid losses,	$114,151 69	
Unearned premiums on outstanding risks,	74,743 68	
Unpaid scrip ordered to be redeemed,	2,600 00	
Interest due or accrued on scrip,	5,928 51	
Dividends to stockholders unpaid,	1,646 80	
Due for borrowed money,	100,000 00	
Reinsurance due,	6,636 70	
Accounts due,	265 70	
Gross liabilities, except capital,		$305,973 08
Surplus as regards policy-holders,		$680,479 35
Paid-up capital,		662,080 00
Surplus over capital,		$18,399 35

Income.

Cash rec'd for marine and inland premiums,	$507,452 87	
Deduct reinsurance and return premiums,	129,562 64	
Net cash rec'd for marine and inland prem's,		$377,890 23
Interest and dividends received from all sources,		26,957 54
Gross cash income,		$404,847 77

Expenditures.

Cash paid for marine and inland losses,	$361,204 84	
Deduct salvage and reinsurance,	58,187 55	
Net cash paid for marine and inland losses,		$303,017 29
Cash dividends paid,		46,288 20
Cash paid for redemption of scrip,		130 00
Interest paid scrip-holders,		16 32
Cash paid for commissions and brokerage,		39,646 95
for salaries of officers and employees,		37,512 44
for State and local taxes,		4,118 55
Gross cash expenditures,		$430,729 75

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$6,046,756 00	$65,927 00
written during 1883,	44,054,243 00	535,607 37
Total,	$50,100,999 00	$601,534 37
Deduct risks expired and terminated,	42,996,637 00	516,236 29
In force at end of year,	$7,104,362 00	$85,298 08
Deduct amount reinsured,	879,147 00	10,554 40
Net amount in force,	$6,225,215 00	$74,743 68

Miscellaneous.

Premiums received from organization of company,	$37,787,443 00
Losses paid from organization of company,	26,599,741 08
Cash dividends declared from organization of company,	2,965,085 00
Dividends declared during the year (7 per cent.),	46,345 60
Marine and inland losses incurred during the year,	420,033 84
Company's stock owned by directors,	202,440 00

GREENWICH INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated May 5, 1834. Commenced business Jan. 1, 1835.]

Paid-up Capital, $200,000.

Samuel C. Harriot, *President.* Mason A. Stone, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$255,000 00	$309,581 25
District of Columbia bonds,	125,000 00	138,750 00
Harlem River and Pt. Chester R. R. bonds,	10,000 00	12,600 00
N. Y. Cent. and Hudson River R. R. bonds,	20,000 00	20,600 00
700 shares National Broadway Bank,	17,500 00	46,375 00
	$427,500 00	$527,906 25

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon
Chicago and Alton Railroad,		$2,600 00	$1,800 00
Union Pacific Railroad bonds,		2,340 00	2,000 00
40 shares	Williamsburgh City Fire Ins. Co.,	4,120 00	3,200 00
5 "	American Exch. Fire Ins. Co.,	550 00	400 00
50 "	Bowery National Bank,	7,500 00	5,000 00
28 "	Phenix Insurance Co.,	2,100 00	1,200 00

	Par value.	Market value.
St. Louis and Iron Mt. Railroad bonds,	$5,350 00	
Chicago, Mil. and St. Paul R. R. bonds,	6,050 00	$11,550 00
St. L., Kan. City and Northern R. R. bonds,	2,200 00	
200 shares Central Gas Light Co.,	8,500 00	
87 " Williamsburgh Gas Light Co.,	5,000 00	17,500 00
50 " Jersey City Insurance Co.,	2,500 00	
Central Gas Light Co. cert.,	6,000 00	
100 shares Chic., Rock Isl'd and Pac. R.R.,	11,700 00	4,000 00
200 " Central Pacific R. R.,	13,400 00	
200 " Chicago, Mil. and St. Paul R. R.,	23,000 00	
200 " Delaware and Hudson Canal,	21,000 00	
100 " Chic., Rock Isl'd and Pac. R. R.,	11,700 00	
200 " Chic., Burl. and Quincy R. R.,	24,000 00	110,000 00
St. Louis, Kan. City and North'n R.R. bonds,	2,180 00	
Kansas Pacific R. R. bonds,	2,000 00	
Chicago, Mil. and St. Paul R. R. bonds,	18,000 00	
Northern Pacific R. R. bonds,	15,300 00	
Chicago, Burlington and Quincy R.R. bonds,	6,400 00	
	$203,490 00	$156,650 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$175,000 00	
Loans on mortg'e of real estate (first liens*),	26,500 00	
Interest due or accrued thereon,	270 00	
Stocks, bonds, etc., as per schedule,	527,906 25	
Loans on collateral security, as per schedule,	156,650 00	
Cash in the office of the company,	5,545 91	
Cash deposited in bank,	51,649 84	
Interest due and accrued,	1,444 90	
Premiums in course of collection (gross),	63,080 47	
Rents due and accrued,	1,458 33	
Prems. more than 3 mos. due, $11,346 64		
Gross assets,		$1,009,505 70

Liabilities.

Losses adjusted, unpaid,	$79,483 11
claimed and reported,	18,800 00
disputed or resisted,	15,330 00
Total amount of losses,	$113,613 11
Less reinsurance,	7,550 00
Net amount of unpaid losses,	$106,063 11

* Value of lands mortgaged, $60,000 00
Value of buildings thereon, 28,000 00
Amount of insurance held as collateral, 22,000 00

Unearned premiums on outstanding risks,	$422,330 06	
State and local taxes,	2,000 00	
Commissions and brokerage,	14,000 00	
Return premiums,	300 00	
Gross liabilities, except capital,		$544,693 17
Surplus as regards policy-holders,		$464,812 53
Paid-up capital,		200,000 00
Surplus over capital,		$264,812 53

Income.

Cash received for fire premiums,	$608,424 63	
Deduct reinsurance and return premiums,	33,847 24	
Net cash received for fire premiums,		$574,577 39
Cash rec'd for marine and inland premiums,	$69,293 91	
Deduct reinsurance and return premiums,	6,233 59	
Net cash rec'd for marine and inland prem's,		63,060 32
Interest received on bonds and mortgages,		1,568 28
Interest and dividends received from all other sources,		24,333 54
Income from rents,		13,053 19
from return taxes,		670 73
Gross cash income,		$677,263 45

Expenditures.

Cash paid for fire losses,	$287,542 42	
Deduct salvage and reinsurance,	9,612 66	
Net cash paid for fire losses,		$277,929 76
Cash paid for marine and inland losses,	$63,174 57	
Deduct salvage and reinsurance,	11,150 73	
Net cash paid for marine and inland losses,		52,023 84
Cash dividends paid,		60,000 00
Cash paid for commissions and brokerage,		146,910 72
for salaries of officers and employees,		39,311 67
for State and local taxes,		8,207 18
for incidentals,		26,535 53
Gross cash expenditures,		$610,918 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$116,203,888 00	$523,665 74
written during 1883,	131,742,320 00	622,144 26
Total,	$247,946,208 00	$1,145,810 00
Deduct risks expired and terminated,	93,407,545 00	405,522 16
In force at end of year,	$154,538,663 00	$740,287 84
Deduct amount reinsured,	1,193,879 00	10,483 73
Net amount in force,	$153,344,784 00	$729,804 11

		Premiums.
Perpetual risks, not included above,	$50,000 00	$1,035 00
Marine risks outstanding Dec. 31, 1882,	$1,645,242 00	$37,963 82
written during 1883,	32,154,247 00	77,014 43
Total,	$33,799,489 00	$114,978 25
Deduct risks expired and terminated,	31,627,573 00	69,107 22
In force at end of year,	$2,171,916 00	$45,871 03
Deduct amount reinsured,	22,000 00	610 00
Net amount in force,	$2,149,916 00	$45,261 03

MISCELLANEOUS.

Premiums received from organization of company,	$4,779,242 13
Losses paid from organization of company,	2,282,691 14
Cash dividends declared from organization of company,	1,818,000 00
Dividends declared during the year (30 per cent.),	60,000 00
Fire losses incurred during the year,	296,669 00
Marine and inland losses incurred during the year,	69,644 02
Company's stock owned by directors,	80,350 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February, 1865. Commenced business February, 1865.]

PAID-UP CAPITAL, $200,000.

WILLIAM C. THOMPSON, *President.* WALTER K. PAYE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
District of Columbia bonds,	$200,000 00	$228,000 00
Harlem River and Pt. Chester R. R. bonds,	15,000 00	18,750 00
	$215,000 00	$246,750 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$5,500 00	
Interest due or accued thereon,	165 00	
Stocks, bonds, etc., as per schedule,	246,750 00	
Cash deposited in bank,	3,212 95	
Premiums in course of collection (gross),	5,187 06	
Gross assets,		$260,815 01

* Value of lands mortgaged, $8,000 00
Value of buildings thereon, 10,000 00
Amount of insurance held as collateral, 12,000 00

Liabilities.

Losses claimed and reported,	$4,300 00	
Unearned premiums on outstanding risks,	29,028 75	
Due and accrued for rent, salaries, etc.,	500 00	
Due for borrowed money,	11,800 00	
Commissions and brokerage,	500 00	
Gross liabilities, except capital,		$46,128 75
Surplus as regards policy-holders,		$214,686 26
Paid-up capital,		200,000 00
Surplus over capital,		$14,686 26

Income.

Cash received for fire premiums,	$67,043 21	
Deduct reinsurance and return premiums,	10,580 43	
Net cash received for fire premiums,		$56,462 78
Interest received on bonds and mortgages,		240 00
Interest and dividends received from all other sources,		8,200 00
Income from all other sources,		482 69
Borrowed money,	$6,000 00	
Gross cash income,		$65,385 47

Expenditures.

Cash paid for fire losses,	$39,820 84
Cash paid for commissions and brokerage,	13,227 96
for salaries of officers and employees,	10,590 05
for State and local taxes,	1,103 29
for incidentals,	7,453 45
Gross cash expenditures,	$72,195 59

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$14,252,462 00	$68,326 53
written during 1883,	11,330,200 00	67,070 74
Total,	$25,582,662 00	$135,397 27
Deduct risks expired and terminated,	15,501,998 00	74,627 35
In force at end of year,	$10,080,664 00	$60,769 92
Deduct amount reinsured,	379,215 00	2,980 88
Net amount in force,	$9,701,449 00	$57,789 04

MISCELLANEOUS.

Premiums received from organization of company,	$1,461,334 00
Losses paid from organization of company,	903,193 00
Cash dividends declared from organization of company,	221,000 00
Fire losses incurred during the year,	33,798 00
Company's stock owned by directors,	98,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, $1,000,000.

BENJ. S. WALCOTT, *President.* I. REMSEN LANE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,325,000 00	$1,595,230 00
Connecticut State bonds,	20,000 00	21,000 00
Missouri State bonds,	27,000 00	29,090 00
Brooklyn city bonds,	50,000 00	62,350 00
New York and Harlem R.R. bonds,	25,000 00	32,625 00
Erie R.R. Company bonds,	50,000 00	63,875 00
Union Pacific R.R. bonds,	75,000 00	88,125 00
Cairo and Fulton R.R. bonds,	25,000 00	27,500 00
Pacific R.R. of Missouri bonds,	25,000 00	26,625 00
New York Elevated R.R. bonds,	20,000 00	24,200 00
Kansas Pacific R.R. bonds,	50,000 00	48,000 00
Richmond and Allegheny R.R. bonds,	25,000 00	17,500 00
Flint and Pere Marquette R.R. bonds,	30,000 00	32,587 50
Chicago, Mil. and St. Paul R.R. bonds,	25,000 00	24,093 75
Chicago, Burl. and Quincy R. R. bonds,	25,000 00	22,687 50
Norfolk and Western R.R. bonds,	5,000 00	5,200 00
100 shares Rensselaer and Saratoga R.R.,	10,000 00	14,600 00
75 " Metropolitan National Bank,	7,500 00	11,175 00
150 " American Exch. National Bank,	15,000 00	19,050 00
100 " Central Trust Company,	10,000 00	30,000 00
	$1,844,500 00	$2,195,513 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Hanover National Bank,	$3,775 00	$1,500 00
Michigan So. and No. Ind. R.R. bonds,	5,225 00	4,000 00
	$9,000 00	$5,500 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$199,750 00	
Interest due or accrued thereon,	873 74	
Stocks, bonds, etc., as per schedule,	2,195,513 75	
Loans on collateral security, as per schedule,	5,500 00	
Cash in the office of the company,	24,941 40	
Cash deposited in bank,	86,369 19	
Interest due and accrued,	9,860 84	
Premiums in course of collection (gross),	135,401 25	
Premiums more than 3 mos. due, $615 45		
Gross assets,		$2,658,210 17
Deduct special deposits in other States,		148,550 00
Balance,		$2,509,660 17

Liabilities.

Losses adjusted, unpaid,	$27,430 01	
claimed and reported,	71,006 01	
disputed or resisted,	26,609 95	
Total amount of losses,	$125,045 97	
Less reinsurance,	1,314 19	
Net amount of unpaid losses,	$123,731 78	
Unearned premiums on outstanding risks,	757,220 26	
Commissions and brokerage,	1,000 00	
Gross liabilities, except capital,	$881,952 04	
Deduct liabilities on special deposits,	42,763 14	
		839,188 90
Surplus as regards policy-holders,		$1,670,471 27
Paid-up capital,		1,000,000 00
Surplus over capital,		$670,471 27

Income.

Cash received for fire premiums,	$1,255,646 42	
Deduct reinsurance and return premiums,	118,895 90	
Net cash received for fire premiums,		$1,136,750 52
Interest received on bonds and mortgages,		10,593 40
Interest and dividends received from all sources,		93,333 70
Gross cash income,		$1,240,677 62

* Value of lands mortgaged. $184,000 00
Value of buildings thereon, ... 249,000 00
Amount of insurance held as collateral, . . 200,950 00

Expenditures.

Cash paid for fire losses,	$655,614 69	
Deduct salvage and reinsurance,	9,537 30	
Net cash paid for fire losses,		$646,077 39
Cash dividends paid,		100,000 00
Cash paid for commissions and brokerage,		178,191 97
for salaries of officers and employees,		55,345 55
for State and local taxes,		31,565 96
for incidentals,		174,007 83
Gross cash expenditures,		$1,185,188 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$129,268,461 00	$1,353,327 63
written during 1883,	125,759,176 00	1,257,725 39
Total,	$255,027,637 00	$2,611,053 02
Deduct risks expired and terminated,	114,647,799 00	1,128,491 00
In force at end of year,	$140,379,838 00	$1,482,562 02
Deduct amount reinsured,	2,226,677 00	16,024 47
Net amount in force,	$138,153,161 00	$1,466,537 55

Miscellaneous.

Premiums received from organization of company,	$14,004,848 17
Losses paid from organization of company,	7,408,849 68
Cash dividends declared from organization of company,	1,309,500 00
Dividends declared during the year (10 per cent.),	100,000 00
Fire losses incurred during the year,	640,172 77
Company's stock owned by directors,	186,300 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

Paid-up Capital, $1,250,000.

George L. Chase, *President.* C. B. Whiting, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
Hartford Nat'l Bank, Hartford,	$51,100 00	$91,980 00
Phœnix Nat'l Bank, Hartford,	46,700 00	81,725 00
Connecticut River Bank, Hartford,	5,000 00	5,000 00
American Nat'l Bank, Hartford,	15,000 00	22,500 00
Charter Oak Nat'l Bank, Hartford,	20,000 00	29,600 00
Farmers' and Mechanics' N'l Bank, Hartford,	18,200 00	22,750 00
Mercantile Nat'l Bank, Hartford,	15,000 00	18,750 00
First Nat'l Bank, Hartford,	17,200 00	20,124 00

	Par value.	Market value.
Ætna Nat'l Bank, Hartford,	$31,500 00	$40,320 00
City Nat'l Bank, Hartford,	20,800 00	18,512 00
Conn. Trust and Safe Deposit Co., Hartford,	23,000 00	28,060 00
American Exchange Nat'l Bank, New York,	20,000 00	26,000 00
National Bank of Commerce, New York,	10,000 00	15,200 00
Importers' and Traders' N'l B'k, New York,	30,000 00	80,400 00
Bank of America, New York,	30,000 00	47,400 00
Manhattan Company Bank, New York,	10,000 00	15,800 00
Merchants' Nat'l Bank, New York,	16,700 00	21,543 00
Union Nat'l Bank, New York,	8,000 00	13,840 00
Bank of North America, New York,	7,000 00	7,490 00
Metropolitan Nat'l Bank, New York,	22,500 00	33,637 50
Blackstone Nat'l Bank, Boston,	10,600 00	10,706 00
Nat'l Bank of Commerce, Boston,	3,200 00	3,712 00
Second Nat'l Bank, Boston,	10,900 00	16,786 00
Hide and Leather Nat'l Bank, Boston,	2,400 00	2,700 00
Atlantic Nat'l Bank, Boston,	3,900 00	6,006 00
First Nat'l Bank, Boston,	10,000 00	19,600 00
Boylston Nat'l Bank, Boston,	12,500 00	14,625 00
Merchants' Bank (in liquidation), St. Louis,	10,000 00	1,400 00
Union Nat'l Bank, Albany,	6,200 00	7,750 00
First National Bank, Albany,	5,000 00	8,500 00
Montreal Bank, Montreal,	30,000 00	52,950 00
Ontario Bank, Bowmansville,	6,500 00	6,630 00
Connecticut River Company.	12,000 00	3,000 00
Connecticut River Railroad Company,	2,000 00	3,360 00
N. Y., New Haven and Hartford R.R. Co.,	70,000 00	126,000 00
Chicago, Rock Island and Pacific R. R. Co.,	20,000 00	23,800 00
Chicago and N. Western R.R. Co. preferred,	20,000 00	28,800 00
Chicago and North Western R. R. Co.,	40,000 00	46,850 00
Chicago, Burlington and Quincy R. R. Co.,	60,000 00	72,150 00
Chicago, Milwaukee and St. Paul R. R. Co.,	40,000 00	37,550 00
Union Pacific R. R. Co.,	20,000 00	15,000 00
United States bonds,	205,000 00	235,493 75
Tennessee State bonds,	33,000 00	13,200 00
Alabama State bonds, Class A,	10,000 00	8,300 00
South Carolina consols,	14,500 00	15,225 00
Toledo, Ohio, water works bonds,	5,000 00	6,000 00
Harlem Riv and Pt Chester R R. Co., guar.,	50,000 00	65,000 00
New Brunswick, N. J., city bonds,	45,000 00	47,700 00
Pawtucket, R. I., town bonds,	75,000 00	90,000 00
Dubuque, Iowa, city bonds,	25,000 00	27,500 00
Des Moines, Iowa, city bonds,	50,000 00	55,000 00
Chicago and Western Indiana R. R. bonds,	75,000 00	82,500 00
Minnesota Union Railway bonds,	50,000 00	53,000 00
Minnesota State bonds,	3,000 00	3,000 00
	$1,453,400 00	$1,850,425 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
1000 shares N. Y., L. E. and Western R. R.,	$73,000 00	
Ft. Worth and Denver City R. R. bonds,	17,000 00	
Texas Pacific and Rio G. Div. R. R. bonds,	11,175 00	$195,000 00
Wabash, St. Louis and Pacific R.R. bonds,	44,850 00	
Texas and Pacific R. R. bonds,	44,175 00	
St. L., Kansas City and Northern R R. bonds,	27,250 00	
50 shares Travelers' Insurance Company,	15,000 00	
80 " P. and F. Corbin Corp'n,	3,600 00	26,000 00
Little Rock, Miss. River and Texas R.R. b'ds,	19,800 00	
600 shares N.Y., Lake E. and Western R.R.	16,200 00	
1300 " Del, Lacka. and Western R.R.,	76,050 00	100,000 00
33 " Ætna Insurance Company,	7,326 00	
100 " Chicago, R. I. and Pacific R.R.,	11,700 00	
Wabash Railroad bonds,	60,200 00	50,000 00
100 shares N. Y. Cent'l and Hud. River R R.	11,150 00	
Wabash, St. Louis and Pacific R R. bonds,	34,500 00	45,000 00
Cincinnati and Springfield R.R. bonds,	1,100 00	
Indianapolis and Cincinnati R.R. bonds,	3,300 00	
344 shares Citizens' Railroad,	40,592 00	33,000 00
	$517,968 00	$449,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$664,675 60	
Loans on mort'ge of real estate (first liens*),	968,090 28	
Interest due or accrued thereon,	17,682 66	
Stocks, bonds, etc., as per schedule,	1,850,425 25	
Loans on collateral security, as per schedule,	449,000 00	
Cash in the office of the company,	2,786 48	
Cash deposited in bank,	220,546 55	
Interest due and accrued,	7,485 84	
Premiums in course of collection (gross),	341,095 73	
Rents due and accrued,	6,096 48	
Non-resident tax due,	13,354 95	
Gross assets,		$4,541,239 82
Deduct special deposits in other States,		253,346 65
Balance,		$4,287,893 17

Liabilities.

Losses adjusted, unpaid,	$73,196 57
claimed and reported,	152,877 00
disputed or resisted,	33,908 50

* Value of lands mortgaged, $1,100,000 00
Value of buildings thereon, 1,312,000 00
Amount of insurance held as collateral, 824,000 00

Unearned premiums on outstanding risks,	$1,661,661 84	
Commissions and brokerage,	36,000 00	
Gross liabilities, except capital,	$1,957,643 91	
Deduct liabilities on special deposits,	145,427 70	
		$1,812,216 21
Surplus as regards policy-holders,		$2,475,676 96
Paid-up capital		1,250,000 00
Surplus over capital,		$1,225,676 96

Income.

Cash received for fire premiums,	$2,607,999 22	
Deduct reinsurance and return premiums,	303,561 05	
Net cash received for fire premiums,		$2,304,438 17
Interest received on bonds and mortgages,		65,882 96
Interest and dividends received from all other sources,		121,428 51
Income from rents,		29,448 62
Gross cash income,		$2,521,198 26

Expenditures.

Cash paid for fire losses,	$1,425,483 10	
Deduct salvage and reinsurance,	47,766 55	
Net cash paid for fire losses,		$1,377,716 55
Cash dividends paid,		250,000 00
Cash paid for commissions and brokerage,		343,445 30
for salaries of officers and employees,		126,780 84
for State and local taxes,		35,511 65
for incidentals,		200,338 15
Gross cash expenditures,		$2,333,792 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$237,918,572 00	$2,797,566 39
written during 1883,	215,994,435 00	2,607,999 22
Total,	$453,913,007 00	$5,405,565 61
Deduct risks expired and terminated,	181,963,369 00	2,091,647 64
In force at end of year,	$271,949,638 00	$3,313,917 97
Deduct amount reinsured,	7,832,493 00	120,599 22
Net amount in force,	$264,117,145 00	$3,193,318 75

MISCELLANEOUS.

Premiums received from organization of company,	$43,381,499 55
Losses paid from organization of company,	27,187,630 69
Cash dividends declared from organization of company,	4,813,100 00
Dividends declared during the year (20 per cent.),	250,000 00
Fire losses incurred during the year,	1,397,154 45
Company's stock owned by directors,	214,000 00

HOME INSURANCE COMPANY NEW YORK, N. Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

PAID-UP CAPITAL, $3,000,000.

CHARLES J. MARTIN, *President.* JOHN H. WASHBURN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$3,621,000 00	$3,945,620 00
Mississippi State bonds,	20,000 00	20,000 00
Ohio and West Virginia Railroad bonds,	94,000 00	109,980 00
Peoria, Decatur and Evansville R.R. bonds,	50,000 00	50,000 00
Delaware and Hudson Canal Co. bonds,	100,000 00	117,000 00
N. Y., Chicago and St. Louis R.R. bonds,	100,000 00	101,500 00
Clev., Col., Cinn. and Ind. Railroad bonds,	100,000 00	118,000 00
Rochester and Pittsburg R. R. bonds,	100,000 00	91,000 00
N. Y., Lake Erie and Western R.R. bonds,	200,000 00	214,000 00
Louisville, N. Albany and Chic. R.R. bonds,	100,000 00	100,000 00
Dunkirk, Warren and Pittsburg R.R. bonds,	75,000 00	87,000 00
Pittsburg, Ft. Wayne and Chic., R.R. bonds,	87,000 00	89,610 00
1000 shares N. Y. Central and H. R. R R.,	100,000 00	111,875 00
1000 " Ft. Wayne and Jackson R.R.,	100,000 00	95,000 00
100 " Hanover National Bank,	10,000 00	15,100 00
200 " American Exch'ge Nat'l Bank,	20,000 00	25,600 00
80 " Fourth National Bank,	8,000 00	10,240 00
125 " St. Nicholas National Bank,	12,500 00	16,000 00
225 " Metropolitan National Bank,	22,500 00	33,750 00
200 " Mercantile National Bank,	20,000 00	23,600 00
300 " Merchants' Exch'ge Nat. Bank,	15,000 00	14,250 00
160 " Chatham National Bank,	4,000 00	5,600 00
200 " Nat'l Bank of the Republic,	20,000 00	23,000 00
100 " National Bank of Commerce,	10,000 00	15,100 00
150 " Nat'l Butch. and Drov. Bank,	3,750 00	5,250 00
200 " Bank of America,	20,000 00	31,000 00
200 " Manhattan Company,	10,000 00	15,600 00
	$5,022,750 00	$5,484,675 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
227 shares Union Trust Co.,	$78,315 00	$20,000 00
11 " National Bank Commerce,	1,661 00	1,000 00

	Market value.	Loaned thereon.
260 shares Chatham National Bank,	$9,100 00	$6,500 00
310 " National Bank of Republic,	35,650 00	35,000 00
Pittsburg, Bradford and Buffalo R.R. bonds,	6,400 00	
15 shares National Bank of Republic,	1,725 00	1,000 00
Pittsburg, Ft. Wayne and Chic. R.R. bonds,	1,355 00	1,000 00
Houston and Texas Central R.R. bonds,	1,080 00	600 00
3 shares New York Nat'l Exchange Bank,	330 00	250 00
25 " National Bank of Republic,	2,875 00	2,500 00
8 " Morris and Essex Railroad,	488 00	100 00
Bayonne City Bonds,	9,500 00	5,000 00
Jersey City bonds,	1,050 00	900 00
40 shares Corn Exchange Bank,	6,600 00	7,700 00
Norfolk and Petersburg Railroad bonds,	1,150 00	
Union and Logansport Railroad bonds,	1,170 00	
Columbus and Indiana Cent'l R. R. bonds,	1,170 00	
Fonda, Johnst'n & Gloversville R R. bonds,	63,250 00	45,000 00
2 shares National Bank of Commerce,	302 00	200 00
200 " Broadway Bank,	12,500 00	40,000 00
800 " Brooklyn City Railroad,	17,280 00	
130 " Manhattan Gas Light Co,	16,900 00	
125 " 42d St. and Grand St. Ferry R.R.	32,500 00	
400 shares Long Island Bank,	23,000 00	20,000 00
20 " Merchants' Exch. Nat'l Bank,	950 00	250 00
20 " Western Union Telegraph Co.,	1,480 00	600 00
Buffalo, N. Y. and Phila. Railroad bonds,	10,000 00	13,000 00
Louisville, N. Albany and Chic. R.R. bonds,	5,000 00	
840 shares Chatham National Bank,	29,400 00	24,000 00
32 " National Bank of Republic,	3,680 00	3,200 00
Missouri Pacific Railroad bonds,	45,200 00	40,000 00
15 shares National Bank of Republic,	1,725 00	
180 " Safe Deposit Co.,	5,625 00	4,500 00
Clev., Youngstown and Pittsb'g R.R. bonds,	31,500 00	25,000 00
Canada Southern Railroad bonds,	4,900 00	50,000 00
Mo., Kansas and Texas R. R. bonds,	2,915 00	
International and Gt. Northern R R. bonds,	3,240 00	
United States bonds,	7,095 00	
Chic., Rock Island and Pacific R. R. bonds,	5,160 00	
Houston and Texas Railroad bonds,	6,635 00	
Delaware and Hudson Canal bonds,	3,440 00	
Central Railroad of N. J. bonds,	10,310 00	
Erie Railroad bonds,	2,160 00	
Texas and Pacific Railroad bonds,	715 00	
Oregon Short Line Railroad bonds,	907 50	
Cairo and Fulton Railroad bonds,	1,090 00	
16 shares United Railroad of New Jersey,	3,104 00	
30 " New York Cent'l and H. R. R R.,	3,356 25	
New York, L. E. and Western R.R. bonds,	8,720 00	

Missouri, Kansas and Texas R.R. bonds, .	$24,000 00	
Ft. Worth and Denver City Railroad bonds,	17,250 00	$50,000 00
New Orleans Pac. Railroad bonds, . .	10,560 00	
Texas and Pacific Railroad bonds, . .	7,150 00	
65 shares Continental Insurance Co., .	16,250 00	12,000 00
400 " Northern Pacific Railroad Co., .	9,650 00	
Louisville, N. Albany and Chic. R.R. bonds,	1,000 00	850 00
18 shares National Bank of Republic, .	2,070 00	1,500 00
65 " American Exch. Nat'l Bank, .	8,320 00	
50 " National Park Bank, . . .	8,050 00	15,000 00
10 " Fourth National Bank, . .	1,280 00	
	$629,238 75	$426,650 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$62,918 25	
Loans on mort'ge of real estate (first liens*),	1,172,152 44	
Interest due or accrued thereon, . . .	27,775 25	
Stocks, bonds, etc., as per schedule, . .	5,484,675 00	
Loans on collateral security, as per schedule,	426,650 00	
Cash deposited in bank, ...	108,048 52	
Interest due and accrued, ...	31,462 58	
Premiums in course of collection (net), .	121,484 44	
Notes taken for fire risks, ...	53,478 11	
Gross assets, ...		$7,488,644 59
Deduct special deposits in other States, ...		198,600 00
Balance, ...		$7,290,044 59

Liabilities.

Losses adjusted, unpaid, ...	$53,608 85	
claimed and reported, . . .	239,728 30	
disputed or resisted, . .	30,879 89	
Total amount of losses, ...	$324,217 04	
Less reinsurance, ...	3,840 00	
Net amount of unpaid losses, . . .	$320,377 04	
Unearned premiums on outstanding risks, .	2,497,634 00	
State and local taxes, ...	7,500 00	
Gross liabilities, except capital, . .	$2,825,511 04	
Deduct liabilities on special deposits, . .	109,702 94	
		$2,715,808 10
Surplus as regards policy-holders, . . .		4,574,236 49
Paid-up capital, ...		3,000,000 00
Surplus over capital, ...		$1,574,236 49

* Value of lands mortgaged, ... $1,543,250 00
Value of buildings thereon, ... 1,269,050 00
Amount of insurance held as collateral, . . 969,850 00

Income.

Cash received for fire premiums,	$3,386,759 46	
Deduct reinsurance and return premiums,	224,475 08	
Net cash received for fire premiums,		$3,162,284 38
Interest received on bonds and mortgages,		68,651 46
Interest and dividends received from all other sources,		205,789 14
Gross cash income,		$3,436,724 98

Expenditures.

Cash paid for fire losses,	$1,780,310 08	
Deduct salvage and reinsurance,	11,153 67	
Net cash paid for fire losses,		$1,769,156 41
Cash dividends paid,		300,000 00
Cash paid for commissions and brokerage,		556,200 03
for salaries of officers and employees,		291,346 76
for State and local taxes,		71,159 25
for incidentals,		244,176 53
Gross cash expenditures,		$3,232,038 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$372,341,260 00	$4,069,212 00
written during 1883,	313,347,287 00	3,459,544 38
Total,	$685,688,547 00	$7,528,756 38
Deduct risks expired and terminated,	267,106,518 00	2,831,762 38
In force at end of year,	$418,582,029 00	$4,696,994 00
Deduct amount reinsured,	341,483 00	4,155 00
Net amount in force,	$418,240,546 00	$4,692,839 00

Miscellaneous.

Premiums received from organization of company,	$59,293,265 85
Losses paid from organization of company,	35,932,860 95
Cash dividends declared from organization of company,	6,115,000 00
Dividends declared during the year (10 per cent.),	300,000 00
Fire losses incurred during the year,	1,812,841 58
Company's stock owned by directors,	269,400 00

HOWARD INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 9, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, $500,000.

HENRY A. OAKLEY, *President.* CHARLES A. HULL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$383,000 00	$485,140 00
New York city and county bonds,	15,000 00	16,500 00
Delaware and Hudson Canal Co. bonds,	10,000 00	11,400 00
United N. Jersey R.R. and Canal Co. bonds,	4,000 00	4,800 00
Buffalo, B., and Pittsburg Railroad bonds,	11,000 00	12,320 00
Lake Erie and Western Railroad bonds,	3,000 00	2,820 00
Kalamazoo and South Haven R R. bonds,	6,000 00	7,200 00
National Bank of Commerce (N. Y.) stock,	2,800 00	4,256 00
Metropolitan National Bank (N. Y.) stock,	7,500 00	11,100 00
American Ex. Nat'l Bank (N. Y.) stock,	16,000 00	20,480 00
Merchants' Ex. Nat'l Bank (N. Y.) stock,	650 00	825 00
Bank of the Manhattan Co (N. Y.) stock,	1,500 00	2,400 00
Phœnix National Bank (N. Y.) stock,	2,800 00	2,912 00
Manhattan Gas Light Company stock,	2,500 00	6,500 00
New York Gas Light Company stock,	5,000 00	7,250 00
	$470,750 00	$595,903 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$125,000 00
Loans on mortg'e of real estate (first liens*),	15,700 00
Interest due or accrued thereon,	412 50
Stocks, bonds, etc., as per schedule,	595,903 00
Cash in the office of the company,	1,142 41
Cash deposited in bank,	10,582 87
Interest due and accrued,	2,512 50
Premiums in course of collection (gross),	40,077 82
Rents due and accrued,	416 67
Return taxes due,	225 16
Due for reinsurance,†	44,778 17
Gross assets,	$836,751 10

* Value of lands mortgaged, $25,000 00
Value of buildings thereon, 32,800 00
Amount of insurance held as collateral, 4,000 00

† Deposited with New York Insurance Department, by and on account of La Confiance Insurance Company.

Liabilities.

Losses adjusted, unpaid,	$53,197 62	
claimed and reported,	23,997 49	
disputed or resisted,	1,460 00	
Total amount of losses,	$78,655 11	
Less reinsurance,	9,777 39	
Net amount of unpaid losses,	$68,877 72	
Unearned premiums on outstanding risks,	218,164 78	
Dividends to stockholders unpaid,	1,018 50	
Commissions and brokerage,	24,263 51	
Reinsurance due,	5,288 09	
Gross liabilities, except capital,		$317,612 60
Surplus as regards policy-holders,		$519,138 50
Paid up capital,		500,000 00
Surplus over capital,		$19,138 50

Income.

Cash received for fire premiums,	$539,083 86	
Deduct reinsurance and return premiums,	89,380 36	
Net cash received for fire premiums,		$449,703 50
Interest received on bonds and mortgages,		931 54
Interest and dividends received from all other sources,		29,934 13
Income from rents,		3,400 00
from all other sources,		2,507 70
Gross cash income,		$486,476 87

Expenditures.

Cash paid for fire losses,	$356,977 82	
Deduct salvage and reinsurance,	22,948 79	
Net cash paid for fire losses,		$334,029 03
Cash dividends paid,		13,981 50
Cash paid for commissions and brokerage,		48,721 81
for salaries of officers and employees,		40,204 25
for State and local taxes,		13,126 84
for interest on borrowed money,		1,367 64
for incidentals,		32,230 51
Gross cash expenditures,		$483,661 58

Risks and Premiums

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$38,853,312 00	$401,285 89
written during 1883,	56,527,225 00	547,831 15
Total,	$95,380,537 00	$949,117 04
Deduct risks expired and terminated,	49,600,173 00	464,434 60
In force at end of year,	$45,780,364 00	$484,682 44
Deduct amount reinsured,	4,327,822 00	42,504 50
Net amount in force,	$41,452,542 00	$442,177 94
Marine risks outstanding Dec 31, 1882,	$10,000 00	$650 00
Deduct risks expired and terminated,	10,000 00	650 00

Miscellaneous.

Premiums received from March, 1836,	$7,958,035 83
Losses paid from organization of company,	5,321,431 19
Cash dividends declared from March, 1836,	2,170,875 00
Dividends declared during the year (3 per cent.),	15,000 00
Fire losses incurred during the year,	350,133 22
Company's stock owned by directors,	63,750 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENN.

[Incorporated April 14, 1794. Commenced business December, 1792.]

Paid-up Capital, $3,000,000.

Charles Platt, *President.* Greville E. Fryer, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$35,000 00	$42,000 00
Pennsylvania State bonds,	485,000 00	582,000 00
New Jersey State bonds,	47,000 00	56,400 00
Boston city bonds,	200,000 00	240,000 00
Baltimore water bonds,	200,000 00	224,000 00
Indianapolis city bonds,	30,000 00	33,600 00
Hartford city bonds,	45,000 00	56,250 00
Rochester city bonds,	25,000 00	33,750 00
Toledo city bonds,	21,000 00	25,200 00
Cincinnati city bonds,	58,000 00	75,400 00

	Par value.	Market value.
Fall River city bonds,	$30,000 00	$33,000 00
Harrisburg city bonds,	15,000 00	17,550 00
Providence city bonds,	25,000 00	28,750 00
Newark city bonds,	20,000 00	24,000 00
Cleveland city bonds,	30,000 00	37,500 00
Dayton city bonds,	11,000 00	13,200 00
Burlington city bonds,	12,000 00	14,400 00
Pennsylvania Railroad bonds,	530,000 00	573,800 00
Philadelphia and Reading Railroad bonds,	355,000 00	443,500 00
North Pennsylvania Railroad bonds,	35,000 00	37,800 00
Belvidere and Delaware Railroad bonds,	50,000 00	60,000 00
Pennsyl. and N. Y. Canal and R.R. bonds,	30,000 00	37,500 00
Lehigh Valley Railroad bonds,	125,000 00	155,250 00
Delaware Railroad bonds,	25,000 00	31,500 00
Phila., Wil. and Baltimore R.R. bonds,	39,000 00	44,850 00
Delaware Division Canal Co. bonds,	15,000 00	14,700 00
Delaware and Raritan Canal, and Camden and Amboy R.R. and Transportation Co,	11,000 00	12,100 00
Lehigh Coal and Navigation Co. bonds,	5,000 00	6,200 00
Easton and Amboy Railroad bonds,	63,000 00	67,410 00
Louisville and Nashville Railroad bonds,	50,000 00	47,000 00
Cramp & Sons' Dry Dock bonds,	25,000 00	25,000 00
Philadelphia and Erie R.R. bonds,	150,000 00	156,000 00
Chicago and West'n Indiana R.R. bonds,	150,000 00	165,000 00
Belt R.R. and Stock Yard Co. bonds,	50,000 00	55,000 00
Bergen County Railroad bonds,	50,000 00	55,000 00
New York and Pacific Car Trust Co.,	120,000 00	120,000 00
Car Trust of New York,	81,000 00	81,000 00
Phila., Wil. and Baltimore R.R. bonds,	100,000 00	94,000 00
New York and Long Branch R.R. bonds,	150,000 00	153,000 00
100 shares Philadelphia National Bank,	10,000 00	22,000 00
228 " Chesa. and Delaware Canal Co.,	11,400 00	684 00
50 " Sandy Hook, Quarantine and City Island Telegraph Company,	1,000 00	1,000 00
Insurance scrip,	51,390 00	51,390 00
Baltimore Central Railroad bonds,	100,000 00	102,000 00
Oil Creek Railroad bonds,	50,000 00	53,500 00
Delaware and Chesapeake R.R. bonds,	100,000 00	88,000 00
New York, Lake E. and West'n R.R. bonds,	200,000 00	204,000 00
Steubenville and Ind. R.R. bonds,	100,000 00	102,000 00
Corning, Cowanesque and A. R.R. bonds,	50,000 00	50,000 00
New York, Chicago and St. Louis certs.,	30,000 00	30,000 00
New York, Lake E. and West'n R.R. bonds,	50,000 00	50,000 00
Terre Haute and Logansport R.R. bonds,	50,000 00	52,500 00
Wrecking Boat " North America,"	70,000 00	70,000 00
Pennsylvania Car Trust Co.,	50,000 00	50,000 00
	$4,421,790 00	$4,899,684 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares Guarantee Trust and S. D. Co.,	$3,750 00	$4,450 00
Catawissa Railroad bonds,	3,600 00	
25 shares Pennsylvania Railroad,	1,450 00	2,000 00
2 " Penn. Co. for Insurance on Lives,	800 00	
1 share United Co.'s of New Jersey,	194 00	
26 shares Pennsylvania Railroad,	1,508 00	1,100 00
2 " Ins. Co. State of Pennsylvania,	600 00	350 00
Philadelphia and Reading R.R. bonds,	2,800 00	2,000 00
1000 shares North Pennsylvania Railroad,	68,000 00	55,000 00
175 " Andover Iron Company,	23,625 00	17,500 00
Susquehanna Car Trust bonds,	5,000 00	25,000 00
New York Car Trust bonds,	21,000 00	
200 shares Catawissa Railroad,	5,000 00	
500 " Union Passenger Railroad,	57,000 00	45,000 00
1000 " Lehigh Valley Railroad,	71,000 00	50,000 00
Corning, Cowanesque and Ant. R.R. bonds,	28,350 00	25,000 00
Allentown Iron Company bonds,	33,000 00	25,000 00
Corning, Cowanesque and Ant. R.R. bonds,	56,700 00	50,000 00
Allentown Iron Company bonds,	92,250 00	65,000 00
Philadelphia and Reading Railroad bonds,	114,680 00	150,000 00
Phila. and Read'g Coal and Iron Co. bonds,	80,000 00	
1500 shares Phila. and Reading R.R. Co,	40,500 00	30,000 00
700 " Central Railroad,	58,100 00	49,000 00
700 " Phila. and Reading R.R.,	18,900 00	75,000 00
200 " Central R.R Co. of New Jersey,	16,600 00	
400 " Lehigh Valley Railroad,	28,400 00	
Huntington and Broad Top R.R. bonds,	29,700 00	
400 shares Central R.R. Co. of New Jersey,	33,200 00	25,000 00
1000 " Lehigh Valley Railroad,	71,000 00	50,000 00
Philadelphia and Reading Railroad bonds,	5,300 00	4,500 00
Corning, Cowanesque and Ant. R.R. bonds,	38,850 00	35,000 00
Phila., Wil. and Baltimore R.R. bonds,	16,740 00	
Loans on company's own stock, $7,754 00		
	$1,027,597 00	$785,900 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$325,739 47
Loans on mort'ge of real estate (first liens*),	1,866,866 67
Interest due or accrued thereon,	24,400 08
Stocks, bonds, etc., as per schedule,	4,899,684 00
Loans on collateral security, as per schedule,	785,900 00

* Total value of property mortgaged, . . $4,115,100 00
Amount of insurance held as collateral, . 1,494,166 00

Cash deposited in bank,	$548,006 44	
Premiums in course of collection (net),	426,924 07	
Notes taken for fire risks,	20,834 06	
Notes taken for marine and inland risks,	165,587 54	
Gross assets,		$9,063,942 33
Deduct special deposits in other States,		42,000 00
Balance,		$9,021,942 33

Liabilities.

Losses adjusted, unpaid,	$49,525 00	
claimed and reported,	421,548 00	
disputed or resisted,	29,000 00	
Total amount of losses,	$500,073 00	
Less salvage,	50,000 00	
Net amount of unpaid losses,	$450,073 00	
Unearned premiums on outstanding risks,	1,912,662 00	
Reclaimable on perpetual fire policies,	492,612 95	
Bills payable,	4,266 70	
Marine reinsurance premiums,	15,722 23	
Gross liabilities, except capital,	$2,875,336 88	
Deduct liabilities on special deposits,	17,939 11	
		2,857,397 77
Surplus as regards policy-holders,		$6,164,544 56
Paid-up capital,		3,000,000 00
Surplus over capital,		$3,164,544 56

Income.

Cash received for fire premiums,	$2,546,668 93	
Deduct reinsurance and return premiums,	240,587 87	
Net cash received for fire premiums,		$2,306,081 06
Cash rec'd for marine and inland prem's,	$1,810,152 50	
Deduct reinsurance and return premiums,	265,085 35	
Net cash rec'd for marine and inland prem's,		1,545,067 15
Interest received on bonds and mortgages,		99,627 23
Interest and dividends received from all other sources,		277,136 39
Deposits received for perpetual fire risks,	$62,557 71	
Gross cash income,		$4,227,911 83

Expenditures.

Cash paid for fire losses,	$1,379,669 04	
Deduct salvage and reinsurance,	54,015 63	
Net cash paid for fire losses,		$1,325,653 41
Cash paid for marine and inland losses,	$1,403,675 03	
Deduct salvage and reinsurance,	338,603 93	
Net cash paid for marine and inland losses,		1,065,071 10
Cash dividends paid,		600,000 00
Cash paid for commissions and brokerage,		577,707 77
for salaries of officers and employees,		122,310 79
for State and local taxes,		114,843 50
for incidentals,		240,339 00
Deposits returned on perpetual fire risks,	$13,827 04	
Gross cash expenditures,		$4,045,925 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$231,564,230 00	$2,763,016 63
written during 1883,	228,467,316 00	2,443,116 40
Total,	$460,031,546 00	$5,206,133 03
Deduct risks expired and terminated,	194,804,320 00	1,961,564 96
In force at end of year,	$265,227,226 00	$3,244,568 07
Deduct amount reinsured,	4,055,000 00	63,071 00
Net amount in force,	$261,172,226 00	$3,181,497 07
Perpetual risks (not included above),	$19,220,101 00	$518,539 94
Marine risks outstanding Dec. 31, 1882,	$31,786,697 00	$260,086 70
written during 1883,	237,695,730 00	1,817,517 75
Total,	$269,482,427 00	$2,077,604 45
Deduct risks expired and terminated,	246,391,065 00	1,852,421 82
In force at end of year,	$23,091,362 00	$225,182 63

Miscellaneous.

Premiums received from organization of company,	$67,952,501 10
Losses paid from organization of company,	49,135,492 62
Cash dividends declared from organization of company,	7,803,934 25
Dividends declared during the year (20 per cent.),	600,000 00
Fire losses incurred during the year,	1,365,326 41
Marine and inland losses incurred during the year,	1,076,171 10
Company's stock owned by directors,	293,720 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PENN.

[Incorporated April 18, 1794. Commenced business Nov. 18, 1794.]

PAID-UP CAPITAL, $200,000.

HENRY D. SHERRERD, *President.* JOS. H. HOLLINSHEAD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Philadelphia Bank,	$2,000 00	$4,420 00
5 " Susq. and York Turnpike Co.,	500 00	500 00
10 " Easton and W. Turnpike Co.,	250 00	50 00
284 " Lehigh Valley Railroad,	14,200 00	20,164 00
20 " Phila. and So. Mail S. S. Co.,	2,500 00	–
Schuylkill Navigation Company bonds,	3,000 00	2,790 00
Lehigh Coal and Navigation Co. bonds,	10,000 00	10,200 00
Philadelphia city bonds,	30,000 00	36,300 00
Harrisburg, P., Mt. J. and L. R. R. bonds,	15,000 00	14,400 00
Camden and Amboy Railroad and Delaware and Raritan Canal and T. Co. bonds,	5,000 00	5,450 00
North Pennsylvania Railroad bonds,	10,000 00	10,200 00
American Steamship Co. (Phila.) bonds,	10,000 00	10,800 00
Delano Land Company bonds,	10,000 00	11,000 00
United States bonds,	10,000 00	11,500 00
11 shares Car Trust of New York,	11,000 00	11,000 00
New York and Pacific Car Trust bonds,	14,000 00	14,000 00
Chicago and W. Indiana Railroad bonds,	15,000 00	16,500 00
Phila., Wil. and Baltimore R.R. bonds,	20,000 00	18,600 00
Philadelphia and Reading R.R. bonds,	15,000 00	15,450 00
Phila. and Reading R.R Car Trust bonds,	10,000 00	10,000 00
Corning, Cowanesque and Antrim R.R. b'ds,	12,000 00	12,000 00
Shamokin, Sunb'y and Lewisb'g R.R. bonds,	10,000 00	9,750 00
Terre Haute and Logansport R.R. bonds,	20,000 00	20,000 00
Mutual Insurance Company's scrip,	121 70	121 70
	$249,571 70	$265,195 70

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
225 shares Insurance Co. of North America,	$6,975 00	$25,000 00
100 " Delaware and Bound Brook R.R.	13,500 00	
64 " Cambria Iron Company,	7,360 00	
Norfolk and Western R. R. bonds,	4,000 00	
300 shares Bethlehem Iron Company,	25,500 00	21,000 00
Saucon Iron Company bonds,	12,180 00	11,000 00

	Market value.	Loaned thereon.
E. Broad Top R. R. bonds,	$14,400 00	$20,000 00
Rockhill Iron and Coal Co. bonds,	8,000 00	
Musconetong Iron Works bonds,	36,000 00	25,000 00
Corning, Cowanesque and Antrim R R. b'ds,	29,000 00	25,000 00
Louisville and Nashville Car Trust bonds,	17,000 00	15,000 00
	$173,915 00	$142,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$68,800 00	
Loans on mortg'e of real estate (first liens*),	102,850 00	
Interest due or accrued thereon,	1,451 25	
Stocks, bonds, etc., as per schedule,	265,195 70	
Loans on collateral security, as per schedule,	142,000 00	
Cash in the office of the company,	983 91	
Cash deposited in bank,	78,105 89	
Interest due and accrued,	1,348 33	
Premiums in course of collection (gross),	23,599 96	
Notes taken for marine and inland risks,	12,729 65	
Rents due and accrued,	844 67	
Perpetual reinsurance deposit,	1,580 00	
Gross assets,		$699,489 36

Liabilities.

Losses adjusted, unpaid,	$75,401 00	
Unearned premiums on outstanding risks,	121,884 94	
Reclaimable on perpetual fire policies,	80,486 55	
Dividends to stockholders unpaid,	210 00	
Commissions and brokerage,	1,863 22	
Gross liabilities, except capital,		279,845 71
Surplus as regards policy-holders,		$419,643 65
Paid-up capital,		200,000 00
Surplus over capital,		$219,643 65

Income.

Cash received for fire premiums,	$159,713 67	
Deduct reinsurance and return premiums,	19,215 69	
Net cash received for fire premiums,		$140,497 98
Cash rec'd for marine and inland premiums,	$217,538 38	
Deduct reinsurance and return premiums,	73,814 06	
Net cash rec'd for marine and inl'd prem's,		143,724 32

* Value of lands mortgaged, $115,900 00
Value of buildings thereon, 107,100 00
Amount of insurance held as collateral, 84,800 00

Interest received on bonds and mortgages,		$5,302 50
Interest and dividends received from all other sources,		23,588 64
Income from rents,		4,645 02
Profit and loss account,		6,369 32
Deposits received for perpetual fire risks,	$2,451 00	
Gross cash income,		$324,127 78

Expenditures.

Cash paid for fire losses,	$79,964 78	
Deduct salvage and reinsurance,	524 59	
Net cash paid for fire losses,		$79,440 19
Cash paid for marine and inland losses,	$147,650 89	
Deduct salvage and reinsurance,	14,518 82	
Net cash paid for marine and inland losses,		133,132 07
Cash dividends paid,		19,960 00
Cash paid for commissions and brokerage,		50,614 80
for salaries of officers and employees,		13,750 00
for State and local taxes,		6,547 88
for incidentals,		20,945 37
for repairs on real estate,		2,760 17
Deposits returned on perpetual fire risks,	$2,207 67	
Gross cash expenditures,		$327,150 48

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$18,225,931 00	$159,798 27
written during 1883,	16,808,713 00	161,477 26
Total,	$35,034,644 00	$321,275 53
Deduct risks expired and terminated,	17,697,361 00	165,905 65
In force at end of year,	$17,337,283 00	$155,369 88
Deduct amount reinsured,	465,939 00	4,318 80
Net amount in force,	$16,871,344 00	$151,051 08
Perpetual risks (not included above),	$2,525,482 00	$84,722 68
Marine risks outstanding Dec. 31, 1882,	$2,174,895 00	$46,442 97
written during 1883,	32,808,704 00	208,537 43
Total,	$34,983,599 00	$254,980 40
Deduct risks expired and terminated,	33,221,896 00	207,180 62
In force at end of year,	$1,761,703 00	$47,799 78
Deduct amount reinsured,	95,590 00	2,719 14
Net amount in force,	$1,666,113 00	$45,080 64

MISCELLANEOUS.

Premiums received from organization of company,	$17,114,690 00
Losses paid from organization of company,	14,164,495 00
Cash dividends declared from organization of company,	4,066,406 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	80,379 00
Marine and inland losses incurred during the year,	158,873 00
Company's stock owned by directors,	26,000 00

IRVING INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

PAID-UP CAPITAL, $200,000.

ALBO DE BERNALES, *President.* W. F. R. MILLS, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$20,000 00	
Interest accrued thereon,	100 00	
United States bonds,	222,975 00	
Cash deposited in bank,	14,051 71	
Premiums in course of collection (gross),	25,580 33	
Premiums more than 3 mos. due, $48 26		
Gross assets,		$282,707 04

LIABILITIES.

Losses adjusted, unpaid,	$819 45	
claimed and reported,	24,481 24	
disputed or resisted,	375 00	
Total amount of losses,	$25,675 69	
Less reinsurance,	11,737 81	
Net amount of unpaid losses,	$13,937 88	
Unearned premiums on outstanding risks,	57,866 85	
Due and accrued for rent, salaries, etc.,	643 33	
State and local taxes,	300 00	
Commissions and brokerage,	5,755 57	
Gross liabilities, except capital,		78,503 63
Surplus as regards policy-holders,		$204,203 41
Paid-up capital,		200,000 00
Surplus over capital,		$4,203 41

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* Value of lands mortgaged, $27,500 00
Value of buildings thereon, 20,500 00
Amount of insurance held as collateral, 20,500 00

Income.

Cash received for fire premiums,	$179,198 87	
Deduct reinsurance and return premiums,	68,519 10	
Net cash received for fire premiums,		$110,679 77
Interest received on bonds and mortgages,		1,200 00
Interest and dividends received from all other sources,		8,045 23
Gross cash income,		$119,925 00

Expenditures.

Cash paid for fire losses,	$76,977 86	
Deduct salvage and reinsurance,	15,675 33	
Net cash paid for fire losses,		$61,302 53
Cash dividends paid,		5,050 00
Cash paid for commissions and brokerage,		24,522 08
for salaries of officers and employees,		8,255 00
for State and local taxes,		1,104 48
for rent and incidentals,		8,104 58
Gross cash expenditures,		$108,338 67

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$7,576,191 00	$79,312 92
written during 1883,	19,222,599 00	199,325 47
Total,	$26,798,790 00	$278,638 39
Deduct risks expired and terminated,	11,611,921 00	113,706 80
In force at end of year,	$15,186,869 00	$164,931 59
Deduct amount reinsured,	5,171,240 00	54,530 58
Net amount in force,	$10,015,629 00	$110,401 01

Miscellaneous.

Premiums received from organization of company,	$1,060,822 68
Losses paid from organization of company,	641,179 52
Cash dividends declared from organization of company,	176,000 00
Dividends declared during the year (2½ per cent.),	5,000 00
Fire losses incurred during the year,	95,699 56
Company's stock owned by directors,	102,200 00

JEFFERSON INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 4, 1824. Commenced business March 31, 1824.]

PAID-UP CAPITAL, $200,010.

SAMUEL E. BELCHER, *President.* WM. B. FLOWERY, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$309,000 00	$354,465 00
233 shares Delaware and Hudson Canal,	23,300 00	24,350 00
100 " New York and Harlem Railroad,	5,000 00	9,500 00
	$337,300 00	$388,315 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
25 shares N. Y. Bowery Fire Ins. Co.,	$981 25	$500 00
68 " Tradesmen's National Bank,	2,917 20	2,000 00
45 " Ninth National Bank,	5,625 00	6,000 00
10 " National Park Bank,	1,610 00	
140 " Delaware and Hudson Canal Co.,	14,735 00	10,500 00
	$25,868 45	$19,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$101,375 00	
Interest due or accrued thereon,	2,534 38	
Stocks, bonds, etc., as per schedule,	388,315 00	
Loans on collateral security, as per schedule,	19,000 00	
Cash in the office of the company,	5,685 19	
Cash deposited in bank,	335 62	
Interest due and accrued,	2,042 17	
Premiums in course of collection (gross),	5,997 14	
Premiums more than 3 mos. due, $537 45		
Gross assets,		$525,284 50

LIABILITIES.

Losses adjusted, unpaid,	$2,633 89
claimed and reported,	165 00
Unearned premiums on outstanding risks,	35,928 15

* Value of lands mortgaged, $159,500 00
Value of buildings thereon, 146,000 00
Amount of insurance held as collateral, 125,050 00

Due and accrued for rent,	$666 67	
Commissions and brokerage,	829 87	
Return premiums,	369 55	
Gross liabilities, except capital,		$40,593 13
Surplus as regards policy-holders,		$484,691 37
Paid-up capital,		200,010 00
Surplus over capital,		$284,681 37

Income.

Cash received for fire premiums,	$68,360 66	
Deduct reinsurance and return premiums,	8,435 22	
Net cash received for fire premiums,		$59,925 44
Interest received on bonds and mortgages,		6,213 50
Interest and dividends received from all other sources,		15,923 38
Gross cash income,		$82,062 32

Expenditures.

Cash paid for fire losses,	$32,138 02	
Deduct salvage and reinsurance,	2,041 70	
Net cash paid for fire losses,		$30,096 32
Cash dividends paid,		20,001 00
Interest paid scrip-holders,		12,000 60
Cash paid for commissions and brokerage,		5,183 33
for salaries of officers and employees,		12,975 00
for State and local taxes,		4,394 88
for incidentals,		3,356 86
Gross cash expenditures,		$88,007 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$12,573,214 00	$67,595 45
written during 1883,	13,500,383 00	70,975 49
Total,	$26,073,597 00	$138,570 94
Deduct risks expired and terminated,	12,949,262 00	67,668 75
In force at end of year,	$13,124,335 00	$70,902 19
Deduct amount reinsured,	334,346 00	1,147 17
Net amount in force,	$12,789,989 00	$69,755 02

MISCELLANEOUS.

Premiums received from organization of company,	$4,108,065 08
Losses paid from organization of company,	1,826,074 06
Cash dividends declared from organization of company,	1,648,890 53
Dividends declared during the year (10 per cent.),	20,001 00
Fire losses incurred during the year,	24,926 73
Company's stock owned by directors,	23,490 00

LONG ISLAND INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated April, 1833. Commenced business November, 1833.]

PAID-UP CAPITAL, $300,000.

JONATHAN OGDEN, *President.* HENRY BLATCHFORD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$120,000 00	$138,850 00
Queens County bonds,	5,000 00	5,200 00
New York Central Railroad bonds,	63,000 00	65,285 00
New Utrecht School District bonds,	19,000 00	19,442 22
	$207,000 00	$228,777 22

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	192,900 00	
Interest due or accrued thereon,	1,909 00	
Stocks, bonds, etc., as per schedule,	228,777 22	
Cash in the office of the company,	10,734 00	
Cash deposited in bank,	62,200 87	
Interest due and accrued,	539 98	
Premiums in course of collection (gross),	15,839 84	
Gross assets,		$512,900 91

LIABILITIES.

Losses claimed and reported,	$9,357 00	
Unearned premiums on outstanding risks,	96,311 81	
Due and accrued for rent, salaries, etc.,	437 50	
Commissions and brokerage,	3,167 97	
Gross liabilities, except capit'l and scrip,		109,274 28
Surplus as regards policy-holders,		$403 626 63

* Value of lands mortgaged, $168,900 00
Value of buildings thereon, 234,800 00
Amount of insurance held as collateral, 192,100 00

Paid-up capital,	$300,000 00	
Scrip outstand'g not ordered to be redeemed,	60,493 00	
		$360,493 00
Surplus over capital and scrip,		$43,133 63

Income.

Cash received for fire premiums,	$213,867 09	
Deduct reinsurance and return premiums,	14,558 45	
Net cash received for fire premiums,		$199,308 64
Interest received on bonds and mortgages,		7,774 25
Interest and dividends received from all other sources,		13,130 53
Gross cash income,		$220,213 42

Expenditures.

Cash paid for fire losses,	$85,701 31	
Deduct salvage and reinsurance,	2,845 97	
Net cash paid for fire losses,		$82,855 34
Cash dividends paid,		30,000 00
Interest paid scrip-holders,		2,419 72
Cash paid for commissions and brokerage,		46,200 40
for salaries of officers and employees,		13,852 11
for State and local taxes,		4,124 86
for incidentals,		14,743 59
for loss on bonds redeemed,		7,925 00
Gross cash expenditures,		$202,121 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$25,699,446 00	$137,603 34
written during 1883,	40,961,447 00	225,324 99
Total,	$66,660,893 00	$362,928 33
Deduct risks expired and terminated,	29,881,298 00	179,568 21
In force at end of year,	$36,779,595 00	$183,360 12
Deduct amount reinsured,	469,020 00	2,141 86
Net amount in force,	$36,310,575 00	$181,218 26

Miscellaneous.

Premiums received from organization of company,	$3,213,927 58
Losses paid from organization of company,	1,283,166 81
Cash dividends declared from organization of company,	1,394,308 15
Dividends declared during the year (10 per cent.),	30,000 00
Fire losses incurred during the year,	82,226 00
Company's stock owned by directors,	69,650 00

MANUFACTURERS' AND BUILDERS' FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Nov. 19, 1870. Commenced business Nov. 22, 1870.]

PAID-UP CAPITAL, $200,000.

EDWARD V. LOEW, *President.* J. JAY NESTELL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$91,000 00	$113,750 00
District of Columbia bonds,	71,550 00	80,851 50
New York and Erie Railroad bonds,	10,000 00	12,750 00
Wabash Railroad bonds,	2,000 00	1,320 00
Chic., Bur. and Quincy Railroad bonds,	2,200 00	2,645 50
Chicago, R. I. and P. Railroad stock,	50,000 00	58,250 00
N. Y. Cent'l and Hudson River R.R. stock,	40,000 00	44,800 00
Illinois Central Railroad stock,	11,700 00	14,519 00
Delaware and Hudson Canal Co. stock,	10,000 00	11,190 00
	$288,450 00	$340,076 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
400 shares Del., Lack. and West'n R.R.,	$23,350 00	$18,000 00
200 " Chic., R. I. and Pacific R.R.,	23,300 00	13,000 00
	$46,650 00	$31,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$17,600 00	
Interest due or accrued thereon,	328 00	
Stocks, bonds, etc., as per schedule,	340,076 00	
Loans on collateral security, as per schedule,	31,000 00	
Cash in the office of the company,	1,295 59	
Cash deposited in bank,	19,643 19	
Interest due and accrued,	2,568 77	
Premiums in course of collection (gross),	16,622 50	
Rents due and accrued,	425 66	
Gross assets,		$429,559 71

* Value of lands mortgaged, $16,500 00
Value of buildings thereon, 14,000 00
Amount of insurance held as collateral, 13,500 00

Liabilities.

Losses adjusted, unpaid,	$4,405 61	
claimed and reported,	4,795 80	
disputed or resisted,	3,375 00	
Total amount of losses,	$12,576 41	
Less reinsurance,	212 90	
Net amount of unpaid losses,	$12,363 51	
Unearned premiums on outstanding risks,	73,280 37	
Dividends to stockholders unpaid,	84 00	
Commissions and brokerage,	2,087 17	
Return premiums,	53 88	
Gross liabilities, except capital,		$87,868 93
Surplus as regards policy-holders,		$341,690 78
Paid-up capital,		200,000 00
Surplus over capital,		$141,690 78

Income.

Cash received for fire premiums,	$158,380 10	
Deduct reinsurance and return premiums,	14,735 46	
Net cash received for fire premiums,		$143,644 64
Interest received on bonds and mortgages,		3,109 84
Interest and dividends received from all other sources,		17,568 38
Income from rents,		2,668 85
from all other sources,		281 00
Gross cash income,		$167,272 71

Expenditures.

Cash paid for fire losses,	$88,503 81	
Deduct salvage and reinsurance,	8,694 09	
Net cash paid for fire losses,		$79,809 72
Cash dividends paid,		12,036 00
Cash paid for commissions and brokerage,		28,575 53
for salaries of officers and employees,		18,836 10
for State and local taxes,		5,754 25
for incidentals,		10,492 76
Gross cash expenditures,		$155,504 36

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$19,069,811 00	$105,953 29
written during 1883,	27,732,797 00	164,190 00
Total,	$46,802,608 00	$270,143 29
Deduct risks expired and terminated,	20,562,008 00	120,294 03
In force at end of year,	$26,240,600 00	$149,849 26
Deduct amount reinsured,	1,716,418 00	8,309 33
Net amount in force,	$24,524,182 00	$141,539 93

Miscellaneous.

Premiums received from organization of company,	$1,347,393 82
Losses paid from organization of company,	437,059 49
Cash dividends declared from organization of company,	238,000 00
Dividends declared during the year (6 per cent.),	12,000 00
Fire losses incurred during the year,	75,173 56
Company's stock owned by directors,	82,500 00

MECHANICS' FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated May 7, 1857. Commenced business May 7, 1857.]

Paid-up Capital, $250,000.

John K. Oakley, *President.* Walter Nichols, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

United States bonds,	$205,000 00	$233,550 00
People's Gas-Light stock,	5,000 00	3,900 00
Salisbury Railroad bonds,	500 00	500 00
	$210,500 00	$237,950 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
83 shares	Mechanics' Bank,	$4,772 50	$5,500 00
40 "	Phenix Insurance Company,	3,000 00	
46 "	Mechanics' Bank,	4,945 00	1,700 00
20 "	Montauk Fire Insurance Co.,	1,100 00	800 00
		$13,817 50	$8,000 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$155,500 00	
Interest due or accrued thereon,	2,055 49	
Stocks, bonds, etc., as per schedule,	237,950 00	
Loans on collateral security, as per schedule,	8,000 00	
Cash in the office of the company,	2,094 28	
deposited in bank,	35,073 63	
Interest due and accrued,	59 01	
Premiums in course of collection (gross),	19,592 53	
Premiums more than 3 mos. due, $1,000 00		
Gross assets,		$460,324 94
Deduct special deposits in other States,		31,000 00
Balance,		$429,324 94

Liabilities.

Losses adjusted, unpaid,	$11,773 65	
claimed and reported,	13,124 01	
Total amount of losses,	$24,897 66	
Less reinsurance,	4,008 21	
Net amount of unpaid losses,	$20,889 45	
Unearned premiums on outstanding risks,	105,634 12	
Commissions and brokerage,	1,300 00	
Gross liabilities, except capital,	$127,823 57	
Deduct liabilities on special deposits,	13,829 44	
		113,994 13
Surplus as regards policy-holders,		$315,330 81
Paid-up capital,		250,000 00
Surplus over capital,		$65,330 81

Income.

Cash received for fire premiums,	$265,443 34	
Deduct reinsurance and return premiums,	53,973 45	
Net cash received for fire premiums,		$211,469 89
Interest received on bonds and mortgages,		10,770 66
Interest and dividends received from all other sources,		8,151 66
Gross cash income,		$230,392 21

* Value of lands mortgaged, $105,000 00
Value of buildings thereon, 228,000 00
Amount of insurance held as collateral, 172,300 00

Expenditures.

Cash paid for fire losses,	$156,025 44	
Deduct salvage and reinsurance,	4,648 65	
Net cash paid for fire losses,		$151,376 79
Cash dividends paid,		25,000 00
Cash paid for commissions and brokerage,		42,264 09
for salaries of officers and employees,		24,760 02
for State and local taxes,		4,991 84
for incidentals,		23,622 46
Gross cash expenditures,		$272,015 20

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$24,359,251 00	$144,570 24
written during 1883,	33,640,166 00	270,208 95
Total,	$57,999,417 00	$414,779 19
Deduct risks expired and terminated,	28,991,756 00	210,998 93
In force at end of year,	$29,007,661 00	$203,780 26
Deduct amount reinsured,	961,334 00	6,613 24
Net amount in force,	$28,046,327 00	$197,167 02

Miscellaneous.

Premiums received from organization of company,	$2,597,549 00
Losses paid from organization of company,	1,187,709 79
Cash dividends declared from organization of company,	478,000 00
Dividends declared during the year (10 per cent.),	25,000 00
Fire losses incurred during the year,	147,473 62
Company's stock owned by directors,	85,750 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Jan. 15, 1852. Commenced business Jan. 17, 1852.]

Paid-up Capital, $200,000.

William A. Anderson, *President.* C. W. Parmelee, *Secretary.*

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$47,500 00	
Interest due or accrued thereon,	417 07	

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* Value of lands mortgaged, $86,000 00
Value of buildings thereon, 58,500 00
Amount of insurance held as collateral, 56,500 00

United States bonds,	$187,310 00	
Cash in the office of the company,	498 61	
Cash deposited in bank,	5,199 66	
Interest due and accrued,	1,220 00	
Premiums in course of collection (gross),	3,040 84	
Premiums more than 3 mos. due, $18 75		
Gross assets,		$245,186 18

LIABILITIES.

Losses adjusted, unpaid,	$1,747 84	
claimed and reported,	200 00	
Total amount of losses,	$1,947 84	
Less reinsurance,	100 00	
Net amount of unpaid losses,	$1,847 84	
Unearned premiums on outstanding risks,	22,420 46	
Due and accrued for rent, salaries, etc.,	575 00	
Commissions and brokerage,	442 70	
Return premiums,	26 27	
Gross liabilities, except capital,		25,312 27
Surplus as regards policy-holders,		$219,873 91
Paid-up capital,		200,000 00
Surplus over capital,		$19,873 91

INCOME.

Cash received for fire premiums,	$46,536 69	
Deduct reinsurance and return premiums,	4,167 43	
Net cash received for fire premiums,		$42,369 26
Interest received on bonds and mortgages,		2,916 47
Interest and dividends received from all other sources,		5,431 02
Gross cash income,		$50,716 75

EXPENDITURES.

Cash paid for fire losses,	$18,787 49	
Deduct salvage and reinsurance,	32 64	
Net cash paid for fire losses,		$18,754 85
Cash dividends paid,		6,000 00
Cash paid for commissions and brokerage,		5,977 62
for salaries of officers and employees,		11,372 50
for State and local taxes,		1,890 98
for incidentals,		4,323 20
Gross cash expenditures,		$48,319 15

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$6,647,613 00	$47,288 02
written during 1883,	6,906,489 00	45,709 16
Total,	$13,554,102 00	$92,997 18
Deduct risks expired and terminated,	7,466,268 00	47,405 62
In force at end of year,	$6,087,834 00	$45,591 56
Deduct amount reinsured,	255,181 00	1,762 82
Net amount in force,	$5,832,653 00	$43,828 74

Miscellaneous.

Premiums received from organization of company,	$1,985,704 53
Losses paid from organization of company,	970,467 17
Cash dividends declared from organization of company,	578,000 00
Dividends declared during the year (3 per cent.),	6,000 00
Fire losses incurred during the year,	14,784 81
Company's stock owned by directors,	53,200 00

MERCHANTS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated February, 1858. Commenced business April, 1858.]

Paid-up Capital, $400,000.

Henry Powles, *President.* J. R. Mulliken, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$204,000 00	$235,980 00
Newark city bonds,	100,000 00	120,000 00
New Jersey state bonds,	1,000 00	1,170 00
New Jersey Central Railroad bonds,	25,000 00	28,500 00
Jersey City bonds,	3,000 00	3,000 00
East Orange bonds,	23,750 00	25,490 00
Elizabeth city bonds,	16,000 00	8,000 00
Newark and Bloomfield H. C. R.R. bonds,	6,000 00	6,300 00
Long Branch school bonds,	15,000 00	18,000 00
Union School District bonds,	2,700 00	2,808 00
Citizens' Gas-Light Company bonds,	13,500 00	14,310 00
Citizens' Gas-Light Company stock,	5,000 00	5,000 00
Newark Gas-Light Company stock,	10,000 00	14,000 00
	$424,950 00	$482,558 00

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon.
Newark and New York R. R. bonds,			$5,130 00	$2,500 00
10	shares	Union Building and Loan Ass'n,	800 00	500 00
20	"	Newark City Nat'l Bank,	1,300 00	1,100 00
8	"	Newark City Ice Company,	640 00	
150	"	Newark City Ice Company,	12,000 00	5,000 00
33	"	Nat'l State Bank,	2,112 00	1,500 00
10	"	Nat'l Newark Banking Co.,	650 00	1,000 00
10	"	Newark City Nat'l Bank,	650 00	
82	"	Newark Gas-Light Co.,	5,740 00	7,500 00
40	"	Nat'l Newark Banking Co.,	2,600 00	
64	"	Citizens' Gas-Light Co.,	3,200 00	2,500 00
18	"	American Insurance Co.,	144 00	
10	"	State Banking Company,	600 00	400 00
40	"	Manufacturing Nat'l Bank,	2,800 00	2,500 00
20	"	Domestic Telephone Co.,	3,000 00	
9	"	Second National Bank,	1,125 00	1,087 50
60	"	Citizens' Gas-Light Co.,	3,000 00	2,700 00
74	"	American Insurance Co.,	592 00	
70	"	New'rk and Ros'dale Cement Co.	7,000 00	6,300 00
93	"	Newark City Ice Co,	7,440 00	
40	"	Newark Gas-Light Co.,	2,800 00	4,000 00
17	"	Roselle Land and Improvm't Co.	850 00	
26	"	Newark City Ice Co.,	2,080 00	1,500 00
29	"	Mutual Benefit Ice Co.,	290 00	
			$66,543 00	$40,087 50

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$148,576 00	
Loans on mort'ge of real estate (first liens*),	443,842 00	
Interest due or accrued thereon,	8,908 85	
Stocks, bonds, etc., as per schedule,	482,558 00	
Loans on collateral security, as per schedule,	40,087 50	
Cash in the office of the company,	4,778 18	
deposited in bank,	17,634 73	
Interest due and accrued,	8,568 25	
Premiums in course of collection (gross),	64,728 35	
Notes taken for fire risks,	725 61	
Rents due and accrued,	1,556 30	
Premiums more than 3 mos. due, $3,188 57		
Gross assets,		$1,221,963 77
Deduct special deposit in other States,		31,000 00
Balance,		$1,190,963 77

* Value of lands mortgaged, $515,465 00
Value of buildings thereon, 593,750 00
Amount of insurance held as collateral, 491,975 00

Liabilities.

Losses adjusted, unpaid,	$18,888 11	
claimed and reported,	47,772 86	
disputed or resisted,	900 00	
Unearned premiums on outstanding risks,	350,890 92	
Reclaimable on perpetual fire policies,	480 00	
Unpaid scrip ordered to be redeemed,	5,346 00	
Interest due or accrued on scrip,	1,412 91	
State and local taxes,	544 15	
Commissions and brokerage,	10,940 34	
Return premiums,	5,804 41	
Miscellaneous,	1,131 96	
Gross liabilities, except capital,	$444,111 66	
Deduct liabilities on special deposits,	11,655 74	
		$432,455 92
Surplus as regards policy-holders,		$758,507 85
Paid-up capital,		400,000 00
Surplus over capital,		$358,507 85

Income.

Cash received for fire premiums,	$617,709 26	
Deduct reinsurance and return premiums,	56,631 09	
Net cash received for fire premiums,		$561,078 17
Interest received on bonds and mortgages,		26,465 46
Interest and dividends received from all other sources,		25,356 39
Income from rents,		5,774 09
Gross cash income,		$618,674 11

Expenditures.

Cash paid for fire losses,	$322,388 50	
Deduct salvage and reinsurance,	2,350 96	
Net cash paid for fire losses,		320,037 54
Cash dividends paid,		49,020 00
Cash paid for redemption of scrip,		245 00
Interest paid scrip-holders,		68 56
Cash paid for commissions and brokerage,		115,499 35
for salaries of officers and employees,		28,815 50
for State and local taxes,		20,143 43
for incidentals,		45,748 41
Gross cash expenditures,		$579,577 79

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$56,799,431 00	$540,282 12
written during 1883,	64,821,126 00	647,463 46
Total,	$121,620,557 00	$1,187,745 58
Deduct risks expired and terminated,	56,352,261 00	502,756 58
In force at end of year,	$65,268,296 00	$684,989 00
Deduct amount reinsured,	631,606 00	6,564 46
Net amount in force,	$64,636,690 00	$678,424 54
Perpetual risks (included above),	$19,800 00	-

Miscellaneous.

Premiums received from organization of company,	$5,300,593 00
Losses paid from organization of company,	2,381,109 12
Cash dividends declared from organization of company,	480,219 00
Dividends declared during the year (12 per cent.),	48,000 00
Fire losses incurred during the year,	349,129 22
Company's stock owned by directors,	74,150 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1850. Commenced business April, 1850.]

Paid-up Capital, $200,000.

C. V. B. Ostrander, *President.* J. L. Douglass, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$150,000 00	$185,625 00
North River Bank stock,	9,000 00	10,800 00
Merchants' Exchange Bank stock,	5,000 00	4,750 00
New York Central Railroad stock,	10,000 00	11,200 00
Rensselaer and Saratoga Railroad stock,	1,000 00	1,400 00
	$175,000 00	$213,775 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
20 shares Williamsburgh City Fire Ins. Co.,	$2,300 00	$1,200 00
United States bonds,	1,717 50	1,500 00
5 shares First Nat'l B'k, Saugerties, N. Y.,	500 00	300 00
10 " Home Insurance Company, N.Y.,	1,475 00	2,500 00
25 " Merchants' Union Express Co.,	2,300 00	
	$8,292 50	$5,500 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$27,000 00	
Loans on mortg'e of real estate (first liens*),	125,600 00	
Interest due or accrued thereon,	3,187 66	
Stocks, bonds, etc., as per schedule,	213,775 00	
Loans on collateral security, as per schedule,	5,500 00	
Cash in the office of the company,	2,860 94	
Cash deposited in bank,	32,242 24	
Interest due and accrued,	123 09	
Premiums in course of collection,	10,921 60	
Return tax due,	4,151 59	
Gross assets,		$425,362 12

Liabilities.

Losses claimed and reported,	$4,775 00	
disputed or resisted,	900 00	
Unearned premiums on outstanding risks,	65,028 09	
Gross liabilities, except capital,		70,703 09
Surplus as regards policy-holders,		$354,659 03
Paid-up capital,		200,000 00
Surplus over capital,		$154,659 03

Income.

Cash received for fire premiums,	$117,423 44	
Deduct reinsurance and return premiums,	4,319 24	
Net cash received for fire premiums,		$113,104 20
Interest received on bonds and mortgages,		8,144 42
Interest and dividends received from all other sources,		11,520 78
Gross cash income,		$132,769 40

Expenditures.

Cash paid for fire losses,	$62,232 69	
Deduct salvage and reinsurance,	935 90	
Net cash paid for fire losses,		$61,296 79
Cash paid for commissions and brokerage,		24,636 80
for salaries of officers and employees,		20,399 82
for State and local taxes,		5,812 36
for incidentals,		10,811 39
Gross cash expenditures,		$122,957 16

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* Value of lands morgaged, $55,200 00
Value of buildings thereon, 201,700 00
Amount of insurance held as collateral, 140,400 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$20,183,698 00	$123,375 43
written during 1883,	20,289,005 00	125,000 17
Total,	$40,472,703 00	$248,375 60
Deduct risks expired and terminated,	20,541,669 00	119,830 37
In force at end of year,	$19,931,034 00	$128,545 23
Deduct amount reinsured,	36,500 00	107 91
Net amount in force,	$19,894,534 00	$128,437 32

Miscellaneous.

Premiums received from organization of company,	$4,306,589 42
Losses paid from organization of company,	1,863,015 61
Cash dividends declared from organization of company,	1,082,000 00
Fire losses incurred during the year,	51,827 12
Company's stock owned by directors,	54,550 00

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May 15, 1851. Commenced business July, 1851.]

Paid-up Capital, $200,000.

Wm. T. Barton, *President.* Wm. P. Goodwin, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
1,600 shares	National Bank of Commerce,	$80,000 00	$84,800 00
1,000 "	American National Bank,	50,000 00	53,000 00
400 "	Merchants' National Bank,	20,000 00	27,600 00
200 "	Globe National Bank,	10,000 00	13,400 00
467 "	Providence Gas Company,	23,350 00	30,355 00
200 "	Phenix National Bank,	10,000 00	18,000 00
257 "	Mechanics' National Bank,	12,850 00	18,761 00
102 "	Manufacturers' National Bank,	10,200 00	15,402 00
66 "	Del. and Hudson Canal Co.,	7,700 00	8,104 25
		$224,100 00	$269,422 25

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
15 shares American Screw Co.,	$4,200 00	
Chicago, St. Paul, Minn. & Om. R.R. bonds,	5,400 00	$9,500 00
Kansas City, St. J. and C. B. R.R. bonds,	1,250 00	
13 shares Nat'l Eagle Bank, Providence,	897 00	
10 " Fifth Nat'l Bank, Providence,	650 00	1,525 00
4 " N. Y., Prov. and Boston R. R.,	660 00	
	$13,057 00	$11,025 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$9,500 00	
Interest due or accrued thereon,	19 58	
Stocks, bonds, etc., as per schedule,	269,422 25	
Loans on collateral security, as per schedule,	11,025 00	
Cash in the office of the company,	4,652 21	
Cash deposited in bank,	107,784 97	
Interest due and accrued,	973 73	
Premiums in course of collection (gross),	20,451 34	
Due for reinsurance,	493 33	
Gross assets,†		$424,322 41

Liabilities.

Losses adjusted, unpaid,	$6,949 60	
claimed and reported,	20,188 75	
disputed or resisted,	1,875 00	
Unearned premiums on outstanding risks,	138,772 87	
Due and accrued for rent, salaries, etc.,	633 33	
State and local taxes,	78 06	
Commissions and brokerage,	702 56	
Gross liabilities, except capital,		169,200 17
Surplus as regards policy-holders,		$255,122 24
Paid-up capital,		200,000 00
Surplus over capital,		$55,122 24

Income.

Cash received for fire premiums,	$269,178 01	
Deduct reinsurance and return premiums,	36,124 66	
Net cash received for fire premiums,		$233,053 35
Cash rec'd for marine and inland premiums,	$11,380 08	
Deduct reinsurance and return premiums,	107 73	
Net cash rec'd for marine and inl'd prem's,		11,272 35
Interest received on bonds and mortgages,		312 50
Interest and dividends received from all other sources,		18,919 09
Gross cash income,		$263,557 29

* Value of lands mortgaged, $44,000 00
Value of buildings thereon, 49,000 00
Amount of insurance held as collateral, 22,500 00

† Including $25,000 special reserve fund held under Rhode Island law.

Expenditures.

Cash paid for fire losses,	$173,775 38	
Deduct salvage and reinsurance,	6,717 01	
Net cash paid for fire losses,		$167,058 37
Cash paid for marine and inland losses,	$9,249 70	
Deduct salvage and reinsurance,	648 50	
Net cash paid for marine and inland losses,		8,601 20
Cash dividends paid,		6,000 00
Cash paid for commissions and brokerage,		46,748 61
salaries of officers and employees,		26,659 45
for State and local taxes,		7,416 72
Gross cash expenditures,		$262,484 35

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$20,816,175 00	$238,522 00
written during 1883,	23,259,526 00	269,706 90
Total,	$44,075,701 00	$508,228 90
Deduct risks expired and terminated,	21,714,958 00	240,364 06
In force at end of year,	$22,360,743 00	$267,864 84
Deduct amount reinsured,	187,815 00	1,869 60
Net amount in force,	$22,172,928 00	$265,995 24
Marine risks outstanding Dec. 31, 1882,	$50,355 00	$763 91
written during 1883,	1,217,013 00	12,143 78
Total,	$1,267,368 00	$12,907 69
Deduct risks expired and terminated,	1,163,729 00	11,223 01
In force at end of year,	$103,639 00	$1,684 68

Miscellaneous.

Premiums received from organization of company,	$4,835,726 93
Losses paid from organization of company,	3,335,805 77
Cash dividends declared from organization of company,	584,000 00
Dividends declared during the year, (3 per cent.),	6,000 00
Fire losses incurred during the year,	172,317 89
Marine and inland losses incurred during the year,	9,401 20
Company's stock owned by directors,	41,500 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July, 1868. Commenced business Feb., 1872.]

PAID-UP CAPITAL, $200,000.

A. CHAMBERLAIN, *President.* E B. COWLES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$20,000 00	$24,800 00
Meriden city bonds,	5,000 00	6,000 00
Cleveland city bonds,	10,000 00	12,000 00
Cincinnati city bonds,	10,000 00	12,000 00
Dayton city bonds,	20,000 00	24,000 00
Harlem River and Pt. Chester R R. bonds,	17,000 00	22,350 00
Danbury and Norwalk Railroad bonds,	9,500 00	11,400 00
Dayton and Michigan R.R. Co. bonds,	5,000 00	5,250 00
Housatanic Railroad bonds,	10,000 00	10,000 00
First National Bank, Meriden, stock,	11,300 00	13,560 00
Home National Bank, Meriden, stock,	26,800 00	33,500 00
Meriden National Bank stock,	8,900 00	11,570 00
New Britain National Bank stock,	4,500 00	6,975 00
Yale National Bank, New Haven, stock,	5,500 00	6,600 00
Hartford National Bank stock,	5,000 00	8,850 00
Mercantile Nat'l Bank, Hartford, stock,	5,000 00	6,500 00
Phœnix National Bank, Hartford, stock,	200 00	340 00
First Nat'l Bank stock (Wallingford, Ct.),	1,500 00	1,575 00
Southington National Bank stock,	8,300 00	8,964 00
N. Y., N. H. and Hartford Railroad stock,	2,500 00	4,450 00
Danbury and Norwalk Railroad stock,	5,000 00	3,750 00
Adams Express Company stock,	2,000 00	2,620 00
Meriden Gas Light Company stock,	2,500 00	2,750 00
	$195,500 00	$239,804 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$33,000 00
Interest due or accrued thereon,	328 96
Stocks, bonds, etc., as per schedule,	239,804 00
Cash in the office of the company,	999 82
Cash deposited in bank,	11,819 39
Interest due and accrued,	1,092 50

* Value of lands mortgaged, $41,700 00
Value of buildings thereon, 64,300 00
Amount of insurance held as collateral, 40,300 00

Premiums in course of collection (gross),	$8,501 07	
Rents due and accrued,	303 33	
Non-resident tax due,	191 95	
Miscellaneous,	$4,000 00	
Gross assets,		$296,041 02

Liabilities.

Losses claimed and reported,	$10,618 94	
disputed or resisted,	775 00	
Total amount of losses,	$11,393 94	
Less reinsurance,	2,471 85	
Net amount of unpaid losses,	$8,922 09	
Unearned premiums on outstanding risks,	37,001 61	
Due and accrued for rent, salaries, etc.,	400 00	
Commissions and brokerage,	709 12	
Gross liabilities, except capital,		47,032 82
Surplus as regards policy-holders,		$249,008 20
Paid-up capital,		200,000 00
Surplus over capital,		$49,008 20

Income.

Cash received for fire premiums,	$81,160 06	
Deduct reinsurance and return premiums,	21,087 24	
Net cash received for fire premiums,		$60,072 82
Interest received on bonds and mortgages,		1,552 50
Interest and dividends received from all other sources,		12,400 07
Income from commissions,		1,590 30
Gross cash income,		$75,615 69

Expenditures.

Cash paid for fire losses,	$41,093 26	
Deduct salvage and reinsurance,	4,239 46	
Net cash paid for fire losses,		$36,853 80
Cash dividends paid,		18,000 00
Cash paid for commissions and brokerage,		10,006 08
for salaries of officers and employees,		4,800 00
State and local taxes,		1,026 63
for incidentals,		2,319 63
Gross cash expenditures,		$73,006 14

Fire Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$5,837,619 00	$58,914 89
written during 1883,	7,452,620 00	84,959 87
Total,	$13,290,239 00	$143,874 76
Deduct risks expired and terminated,	4,964,623 00	56,076 82
In force at end of year,	$8,325,616 00	$87,797 94
Deduct amount reinsured,	1,558,532 00	17,467 82
Net amount in force,	$6,767,084 00	$70,330 12

Miscellaneous.

Premiums received from organization of company,	$1,746,080 35
Losses paid from organization of company,	1,093,290 04
Cash dividends declared from organization of company,	168,000 00
Dividends declared during the year (9 per cent.),	18,000 00
Fire losses incurred during the year,	37,361 91
Company's stock owned by directors,	67,600 00

MONTAUK FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated May 19, 1857. Commenced business, May 23, 1857.]

Paid-up Capital, $200,000.

Daniel F. Fernald, *President.* George F. Malby, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$98,000 00	$119,690 00
Brooklyn Gas Light stock,	4,000 00	5,120 00
Citizens' Gas Light stock,	4,000 00	3,560 00
" " " bond,	1,000 00	1,080 00
Nassau Gas Light stock,	2,500 00	1,875 00
" " " certificates,	6,500 00	5,850 00
Williamsburgh Gas Light stock,	6,000 00	6,300 00
Metropolitan Gas Light stock,	400 00	360 00
Brooklyn City Railroad stock,	20,000 00	43,600 00
Broadway Railroad stock,	3,500 00	7,175 00
" " bond,	500 00	525 00
Brooklyn City and Newtown R. R. bonds,	10,000 00	11,000 00
Yates and Flatbush Railroad bonds,	1,000 00	1,050 00
National City Bank (Brooklyn) stock,	10,000 00	30,000 00
Long Island Bank stock,	3,500 00	4,060 00
Nassau National Bank stock,	5,100 00	10,302 00

	Par value.	Market value.
Bank of New York stock,	$3,300 00	$5,280 00
First National Bank (Brooklyn) stock,	1,200 00	3,240 00
Commercial " " "	600 00	690 00
Mechanics' " " "	2,500 00	5,250 00
Union Ferry Company stock,	1,300 00	2,080 00
Long Island Loan and Trust Co. stock,	2,000 00	1,206 00
	$186,900 00	$269,293 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Commercial Bank of Brooklyn stock,	$1,035 00	$400 00
Bushwick Railroad cert.,	30,000 00	25,000 00
Mechanics' Bank, Brooklyn stock,	3,150 00	1,700 00
	$34,185 00	$27,100 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$16,800 00	
Interest due or accrued thereon,	310 00	
Stocks, bonds, etc., as per schedule,	269,293 00	
Loans on collateral security, as per schedule,	27,100 00	
Cash deposited in bank,	23,446 19	
Interest due and accrued,	12 00	
Premiums in course of collection (gross),	13,556 67	
Gross assets,		$350,517 86

Liabilities.

Losses adjusted, unpaid,	$6,534 45	
claimed and reported,	4,800 00	
disputed or resisted,	1,489 58	
Unearned premiums on outstanding risks,	60,726 17	
Due and accrued for rent, salaries, etc.,	916 67	
State and local taxes,	500 00	
Commissions and brokerage,	2,304 63	
Gross liabilities, except capital,		77,271 50
Surplus as regards policy-holders,		$273,246 36
Paid-up capital,		200,000 00
Surplus over capital,		$73,246 36

* Value of lands mortgaged, $16,000 00
Value of buildings thereon, 21,500 00
Amount of insurance held as collateral, 15,225 00

Income.

Cash received for fire premiums,	$124,558 89	
Deduct reinsurance and return premiums,	15,028 54	
Net cash received for fire premiums,		$109,530 35
Interest received on bonds and mortgages,		1,034 00
Interest and dividends received from all other sources,		14,796 08
Gross cash income,		$125,360 43

Expenditures.

Cash paid for fire losses,	$63,199 10	
Deduct salvage and reinsurance,	283 21	
Net cash paid for fire losses,		$62,915 89
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		20,052 89
for salaries of officers and employees,		11,088 44
for State and local taxes,		707 16
for incidentals,		14,800 15
for interest on borrowed money,		221 18
Gross cash expenditures,		$129,785 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$14,406,638 00	$97,819 33
written during 1883,	17,429,288 00	130,409 28
Total,	$31,835,926 00	$228,228 61
Deduct risks expired and terminated,	15,865,092 00	108,625 02
In force at end of year,	$15,970,834 00	$119,603 59
Deduct amount reinsured,	218,750 00	1,215 46
Net amount in force,	$15,752,084 00	$118,388 13

Miscellaneous.

Premiums received from organization of company,	$2,002,898 00
Losses paid from organization of company,	953,344 00
Cash dividends declared from organization of company,	523,500 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	63,686 78
Company's stock owned by directors,	81,550 00

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated Nov. 27, 1871. Commenced business Dec. 1, 1871.]

PAID-UP CAPITAL, $1,000,000.

MARK HOWARD, *President.* JAMES NICHOLS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$120,000 00
Connecticut State bonds,	5,000 00	5,000 00
Hartford city bonds,	35,000 00	41,950 00
New Britain city bonds,	6,000 00	7,200 00
Rochester city bonds,	25,000 00	32,500 00
Lockport city bonds,	10,000 00	12,200 00
Buffalo city bonds,	15,000 00	18,450 00
Cleveland city bonds,	10,000 00	11,300 00
Detroit city bonds,	13,000 00	15,860 00
Meriden town bonds,	10,000 00	10,500 00
West Middle School Dist. bonds, Hartford,	25,000 00	29,500 00
St. Johnsbury and Lake Champ. R.R. bonds,	20,000 00	22,000 00
Danbury and Norwalk R.R. bonds,	10,000 00	10,200 00
Harlem River and Port Chester R.R. bonds,	25,000 00	31,250 00
Erie Railway bonds,	20,000 00	25,600 00
Jackson, Lansing and Saginaw R.R. bonds,	20,000 00	21,600 00
Cleveland, Col., Cin. and Ind. R.R. bonds,	20,000 00	24,000 00
Chicago and Western Indiana R.R. bonds,	20,000 00	22,000 00
Chicago and North Western R.R bonds,	20,000 00	22,000 00
Chicago, Mil. and St. Paul R.R. bonds,	10,000 00	10,900 00
Chicago, Burl. and Quincy R.R. bonds,	10,000 00	10,600 00
Hannibal and St. Joseph R.R. bonds,	20,000 00	22,200 00
400 shares N. Y., New Haven and Hart. R.R.	40,000 00	72,800 00
200 " New York and Harlem R.R.	10,000 00	19,500 00
500 " N. Y. Cent'l and Hud. River R.R.	50,000 00	57,500 00
572 " Pennsylvania R.R.,	28,600 00	34,320 00
200 " Pittsb'g, F. W. and Chicago R.R.	20,000 00	26,800 00
200 " Cleveland and Pittsburgh R. R.,	10,000 00	13,800 00
117 " Illinois Central R.R.,	11,700 00	14,728 00
100 " Chicago, Burl. and Quincy R. R.	10,000 00	12,100 00
300 " Chicago, Rock I. and Pacific R.R.	30,000 00	36,000 00
100 " Metropolitan Nat'l Bank, N. Y.,	10,000 00	15,500 00
50 " Central Nat'l Bank, N. Y.,	5,000 00	6,450 00
140 " Farmers' & Mech N. B'k, Hartf'd,	14,000 00	18,060 00
100 " Charter Oak National Bank,	10,000 00	15,000 00
300 " Hartford National Bank,	30,000 00	53,400 00
300 " Phœnix National Bank,	30,000 00	53,100 00

			Par value.	Market value.
215	shares	Ætna National Bank. . .	$21,500 00	$27,950 00
50	"	City National Bank, . . .	5,000 00	4,500 00
50	"	Mercantile National Bank, .	5,000 00	6,200 00
247	"	National Exchange Bank, . .	12,350 00	18,525 00
50	"	Second Nat'l Bank, New Haven,	5,000 00	8,000 00
100	"	Thames Nat'l Bank, Norwich, .	10,000 00	15,100 00
75	"	Nat'l B'k of the Republic, Boston,	7,500 00	9,675 00
70	"	Boston Nat'l Bank, Boston, .	7,000 00	8,260 00
70	"	St. Paul Nat'l Bank, St. Paul, .	7,000 00	7,000 00
25	"	Merchants' Bank, St. Louis, .	350 00	175 00
320	"	Willimantic Linen Company, .	8,000 00	16,000 00
			$847,000 00	$1,097,253 00

Securities held as collateral for cash loans: —

			Market value.	Loaned thereon.
New Haven, Mid'town & Willim'tic R.R. b'ds,			$880 00	$720 00
New York Elevated Railroad bonds, . .			2,400 00	1,440 00
5	shares	N. Y., N. H. and Hartford R.R.,	910 00	500 00
5	"	Hartford Gas Company, . .	155 00	
20	"	Lake Shore and Mich. So. R.R.,	1,900 00	1,440 00
10	"	N. Y., N. H. and Hartford R.R.,	1,820 00	1,080 00
6	"	Conn. T. and S. Deposit Co., .	720 00	630 00
1	"	Pittsfield National Bank, . .	110 00	
15	"	Adams Express Company, .	1,950 00	1,800 00
6	"	Hartf'd and Wethersfield H.R.R.	672 00	
221	"	Travelers' Insurance Co., . .	64,090 00	38,450 00
			$75,607 00	$46,060 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$30,495 98	
Loans on mortg'e of real estate (first liens*),	424,650 00	
Interest due or accrued thereon, . . .	8,085 96	
Stocks, bonds, etc., as per schedule, . .	1,097,253 00	
Loans on collateral security, as per schedule,	46,060 00	
Cash in the office of the company, . .	191 41	
Cash deposited in bank, ...	122,483 47	
Interest due and accrued, ...	9,284 83	
Premiums in course of collection (net), .	36,000 00	
Gross assets, ...		$1,774,504 65

* Value of lands mortgaged, ... $562,490 00
Value of buildings thereon, ... 545,750 00
Amount of insurance held as collateral, . . 336,625 00

Liabilities.

Losses adjusted, unpaid,	$23,384 00	
claimed and reported,	20,644 50	
disputed or resisted,	8,500 00	
Unearned premiums on outstanding risks,	267,890 58	
Gross liabilities, except capital,		$320,419 08
Surplus as regards policy-holders,		$1,454,085 57
Paid-up capital,		1,000,000 00
Surplus over capital,		$454,085 57

Income.

Cash received for fire premiums,	$415,023 74	
Deduct reinsurance and return premiums,	40,356 22	
Net cash received for fire premiums,		$374,667 52
Interest received on bonds and mortgages,		28,065 93
Interest and dividends received from all other sources,		65,942 71
Income from rents,		3,836 80
Income from profit on sale of real estate,		1,842 50
Gross cash income,		$474,355 46

Expenditures.

Cash paid for fire losses,	$236,551 81	
Deduct salvage and reinsurance,	4,141 07	
Net cash paid for fire losses,		$232,410 74
Cash dividends paid,		100,000 00
Cash paid for commissions and brokerage,		63,604 71
for salaries of officers and employees,		32,053 38
for State and local taxes,		12,229 79
for incidentals,		23,909 99
Gross cash expenditures,		$464,208 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$42,914,290 00	$160,737 65
written during 1883,	40,270,215 00	451,023 74
Total,	$83,184,505 00	$911,761 39
Deduct risks expired and terminated,	37,387,177 00	388,848 60
In force at end of year,	$45,797,328 00	$522,912 79
Deduct amount reinsured,	447,016 00	5,424 68
Net amount in force,	$45,350,312 00	$517,488 11

Miscellaneous.

Premiums received from organization of company,	$4,275,974 40
Losses paid from organization of company,	2,039,484 43
Cash dividends declared from organization of company,	877,000 00
Dividends declared during the year (10 per cent.),	100,000 00
Fire losses incurred during the year,	257,080 42
Company's stock owned by directors,	115,900 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated, 1838. Commenced business April 9, 1838.]

Paid-up Capital, $200,000.

Henry T. Drowne, *President.* F. J. Walton, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$205,000 00	$249,187 50
130 shares National Bank of Commerce,	13,000 00	20,800 00
100 " American Ex. Nat'l Bank,	10,000 00	13,000 00
150 " Manhattan Co. Bank,	7,500 00	12,000 00
	$235,500 00	$294,987 50

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$75,588 98	
Interest due or accrued thereon,	2,021 80	
Stocks, bonds, etc., as per schedule,	294,987 50	
Cash in the office of the company,	2,848 26	
Cash deposited in bank,	9,453 21	
Premiums in course of collection (gross),	21,188 30	
Gross assets,		$406,088 05

Liabilities.

Losses adjusted, unpaid,	$10,175 00	
claimed and reported,	14,825 00	
Unearned premiums on outstanding risks,	108,231 01	
Commissions and brokerage,	2,175 77	
Gross liabilities, except capital,		135,406 78
Surplus as regards policy-holders,		$270,681 27
Paid-up capital,		200,000 00
Surplus over capital,		$70,681 27

* Total value of property mortgaged, $174,200 00
Amount of insurance held as collateral, 99,400 00

Income.

Cash received for fire premiums,	$251,118 63	
Deduct reinsurance and return premiums,	39,009 93	
Net cash received for fire premiums,		$212,108 70
Interest received from all sources,		13,700 37
Income from rents,		219 72
from profit on sale of stock,		1,900 00
Gross cash income,		$227,928 79

Expenditures.

Cash paid for fire losses,	$118,303 74	
Deduct salvage and reinsurance,	3,803 32	
Net cash paid for fire losses,		$114,500 42
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		45,733 47
for salaries of officers and employees,		23,093 84
for State and local taxes,		2,195 25
for incidentals,		19,067 01
Gross cash expenditures,		$224,589 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$29,982,980 00	$215,744 79
written during 1883,	32,849,494 00	258,261 61
Total,	$62,832,474 00	$474,006 40
Deduct risks expired and terminated,	33,645,985 00	255,728 69
In force at end of year,	$29,186,489 00	$218,277 71
Deduct amount reinsured,	199,786 00	1,815 69
Net amount in force,	$28,986,703 00	$216,462 02

Miscellaneous.

Premiums received from reorganization of company,	$3,810,059 51
Losses paid from reorganization of company,	1,953,004 07
Cash dividends declared from organization of company,	990,056 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	103,067 09
Company's stock owned by directors,	44,087 50

NEWARK FIRE INSURANCE COMPANY, NEWARK, N. J.

[Incorporated May 14, 1810. Commenced business May 14, 1810.]

PAID-UP CAPITAL, $250,000.

CHARLES S. HAINES, *President.* JOHN J. HENRY, *Secretary*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$221,000 00	$235,772 50
Morris and Essex Railroad stock,	10,000 00	12,200 00
National Newark Banking Co. stock,	7,700 00	10,241 00
Newark City National Bank stock,	13,250 00	17,490 00
National State Bank stock,	11,400 00	13,452 00
	$263,350 00	$289,155 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Merchants' Insurance Company stock,	$5,250 00	$3,500 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$56,800 00	
Loans on mort'ge of real estate (first liens*),	251,520 00	
Interest due or accrued thereon,	4,910 91	
Stocks, bonds, etc., as per schedule,	289,155 50	
Loans on collateral security, as per schedule,	3,500 00	
Cash in the office of the company,	1,346 62	
Cash deposited in bank,	44,338 45	
Interest due and accrued,	1,049 37	
Premiums in course of collection (gross),	15,792 52	
Notes taken for fire risks,	873 02	
Rents due and accrued,	330 00	
Gross assets,		$669,616 39

LIABILITIES.

Losses adjusted, unpaid,	$2,063 53	
claimed and reported,	12,489 66	
disputed or resisted,	4,781 96	
Total amount of losses,	$19,335 15	
Less reinsurance,	2,500 00	
Net amount of unpaid losses,	$16,835 15	

* Value of lands mortgaged, ... $362,230 00
Value of buildings thereon, ... 396,720 00
Amount of insurance held as collateral, . . 369,750 00

Unearned premiums on outstanding risks,	$109,783 27	
Dividends to stockholders unpaid,	9,395 76	
Commissions and brokerage,	2,835 54	
Return premiums,	56 90	
Gross liabilities, except capital,		$138,906 62
Surplus as regards policy-holders,		$530,709 77
Paid-up capital,		250,000 00
Surplus over capital,		$280,709 77

Income.

Cash received for fire premiums,	$188,598 21	
Deduct reinsurance and return premiums,	21,805 93	
Net cash received for fire premiums,		$166,792 28
Interest received on bonds and mortgages,		17,197 62
Interest and dividends received from all other sources,		10,152 00
Income from rents,		1,537 40
Gross cash income,		$195,679 30

Expenditures.

Cash paid for fire losses,	$107,871 28	
Deduct salvage and reinsurance,	2,796 23	
Net cash paid for fire losses,		$105,075 05
Cash dividends paid,		24,206 60
Cash paid for commissions and brokerage,		34,436 36
for salaries of officers and employees,		9,943 82
for State and local taxes,		8,508 96
for incidentals,		9,797 79
for profit and loss,		1,608 00
Gross cash expenditures,		$193,576 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$28,492,912 00	$252,158 80
written during 1883,	22,347,247 00	186,690 79
Total,	$50,840,159 00	$438,849 59
Deduct risks expired and terminated,	25,131,990 00	211,112 06
In force at end of year,	$25,708,169 00	$227,737 53
Deduct amount reinsured,	439,888 00	3,857 75
Net amount in force,	$25,268,281 00	$223,879 78

MISCELLANEOUS.

Premiums received from organization of company,	$2,602,946 00
Losses paid from organization of company,	998,442 53
Cash dividends declared from organization of company,	453,051 00
Dividends declared during the year (10 per cent.),	25,000 00
Fire losses incurred during the year,	102,956 49
Company's stock owned by directors,	31,415 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N. H.

[Incorporated 1869. Commenced business, April, 1870.]

PAID-UP CAPITAL, $500,000.

J. A. WESTON, *President.* J. C. FRENCH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$238,510 00
Manchester city bonds,	47,700 00	56,472 00
St. Louis city bonds,	12,000 00	12,600 00
Chicago city bonds,	10,000 00	12,000 00
Zanesville city bonds,	10,000 00	11,000 00
Marietta city bonds,	10,000 00	11,000 00
Concord city bonds,	2,000 00	2,200 00
Brainard Water Co. bonds,	5,000 00	5,000 00
Michigan Air Line Railroad bonds,	10,000 00	11,200 00
Maine Central Railroad bonds,	10,000 00	11,000 00
Burlington and Missouri Railroad bonds,	10,000 00	11,500 00
Chicago, Burlington & Quincy R.R. bonds,	24,000 00	26,200 00
Jackson, Lansing and Saginaw R.R. bonds,	10,000 00	11,000 00
New York and New England R.R. bonds,	20,000 00	19,200 00
Union Pacific Railroad bonds,	25,000 00	29,000 00
Union Pacific Trust bonds,	10,000 00	9,800 00
Oregon Short Line Railway Company,	10,000 00	9,200 00
Boston, Concord and Montreal R.R. bonds,	62,000 00	68,200 00
Chicago, Clin., Dub. and Minn. R.R. bonds,	10,000 00	10,300 00
New Hampshire State bonds,	10,000 00	12,500 00
Hillsborough County (N. H.) bonds,	5,000 00	5,600 00
Chicago and W. Michigan Railroad bonds,	13,000 00	11,310 00
Suncook Valley Railroad stock,	4,000 00	4,400 00
Merchants' National Bank stock,	10,000 00	12,000 00
Chicago, Burlington and Quincy R.R. stock,	21,000 00	25,400 00
New York Central and H. R. R.R. stock,	10,000 00	11,300 00
Norwich and Worcester Railroad stock,	3,100 00	4,700 00
Pemigewasset Valley Railroad stock,	25,000 00	27,500 00
	$598,800 00	$680,092 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
3 shares	M. and C. Sav. Inst., Toledo,	$300 00	$800 00
25 "	Chicago and W. Mich. R.R.,	1,121 00	
225 "	Boston, Con. and Mont. R.R.,	24,000 00	20,000 00
8 "	Manchester and Lawrence R.R.,	1,280 00	3,000 00
40 "	Phenix Insurance Co.,	2,600 00	
100 "	Amer. Ex. Co.,	8,200 00	6,450 00
50 "	N. Y. Central and H. R. R.R.,	5,650 00	8,666 67
50 "	Lake Shore and Mich. So. R.R.,	4,900 00	
4 "	Chicago, Burl. and Quincy R.R.,	480 00	2,250 00
20 "	N. Y. Central and H. R. R.R.,	2,260 00	
5 "	Manchester Mills,	650 00	3,000 00
300 "	Boston Water Power Co.,	600 00	
People's Savings Bank book,		2,419 48	
246 shares	Chicago, Burl. and Quincy R.R.,	29,520 00	22,000 00
100 "	Manchester and Lawrence R.R.,	16,000 00	10,000 00
50 "	Chicago, Burl. and Quincy R.R.,	6,000 00	6,500 00
15 "	Nashua C. and G. Paper Co.,	1,950 00	
36 "	Pullman Palace Car Co.,	4,140 00	3,400 00
1 "	Amoskeag Manufacturing Co.,	1,968 00	1,562 50
12 "	Guaranty Sav. Bank,	1,320 00	1,000 00
		$115,358 48	$88,629 17

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$88,246 86	
Stocks, bonds, etc., as per schedule,	680,092 00	
Loans on collateral security as per schedule,	88,629 17	
Cash deposited in bank,	76,348 50	
Interest due and accrued,	5,988 00	
Premiums in course of collection (net),	25,843 40	
Gross assets,		$965,147 93

Liabilities.

Total amount of losses,	$31,000 00	
Unearned premiums on outstanding risks,	227,985 28	
Gross liabilities except capital,		258,985 28
Surplus as regards policy-holders,		$706,162 65
Paid-up capital,		500,000 00
Surplus over capital,		$206,162 65

* Total value of property mortgaged, $182,175 00
Amount of insurance held as collateral, 64,200 00

Income.

Cash received for fire premiums,	$513,130 61	
Deduct reinsurance and return premiums,	75,338 54	
Net cash received for fire premiums,		$437,792 07
Interest and dividends received from all sources,		45,544 40
Gross cash income,		$483,336 47

Expenditures.

Cash paid for fire losses,	$254,245 05
Cash dividends paid,	40,000 00
Cash paid for commissions and brokerage,	85,099 06
for salaries of officers and employees,	16,731 16
for State and local taxes,	14,099 91
for incidentals,	24,889 57
Gross cash expenditures,	$435,064 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$28,148,576 00	$335,170 81
written during 1883,	39,774,387 00	517,934 05
Total,	$67,922,963 00	$853,104 86
Deduct risks expired and terminated,	27,468,763 00	371,110 27
In force at end of year,	$40,454,200 00	$481,994 59
Deduct amount reinsured,	2,580,000 00	25,876 01
Net amount in force,	$37,874,200 00	$456,118 58

Miscellaneous.

Premiums received from organization of company,	$2,637,243 68
Losses paid from organization of company,	1,407,495 87
Cash dividends declared from organization of company,	244,000 00
Dividends declared during the year (8 per cent.),	40,000 00
Fire losses incurred during the year,	249,276 72
Company's stock owned by directors,	200,000 00

NEW ORLEANS INSURANCE COMPANY, NEW ORLEANS, LA.

[Incorporated 1805. Commenced business 1805. Reorganized 1872.]

PAID-UP CAPITAL, $500,000.

JULES TUYES, *President.* JOHN W. HINCKS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$200,000 00	$248,000 00
New Orleans Water Works bonds,	25,000 00	26,000 00
New Orleans City Railroad Co. bonds,	25,000 00	27,500 00
New Orleans and Pacific Railway bonds,	2,000 00	1,820 00
Louisiana Ice Manufacturing Co. bonds,	4,000 00	4,000 00
Levee Steam Cotton Press bonds,	24,000 00	24,720 00
Battalion Washington Artillery bond,	500 00	500 00
St. Bernard Steam Engine Co. bond,	100 00	100 00
15 shares New Orleans City R. R. Co.,	1,500 00	1,500 00
5 " State Nat'l Bank,	500 00	700 00
120 " Valette Dry Dock Co.,	6,000 00	4,000 00
35 " Importers' Bond. Warehouse Co.	3,500 00	1,260 00
15 " New Louisiana Jockey Club,	1,500 00	750 00
	$293,600 00	$340,850 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Louisiana State consols,	$6,700 00	$6,000 00
21 shares New Orleans Insurance Co.,	713 63	
44 shares Metairie Cemetery,	5,368 00	4,000 00
2 first mortgage notes,	20,000 00	15,000 00
1 first mortgage note,	12,000 00	4,500 00
44 shares Metairie Cemetery,	5,368 00	9,000 00
1 " New Orleans Cotton Exchange,	1,900 00	
20 " Germania National Bank,	2,800 00	
1 " New Orleans Cotton Exchange,	1,900 00	1,370 17
1 " New Orleans Cotton Exchange,	1,900 00	1,750 00
Louisiana State consols,	3,350 00	2,800 00
4 first mortgage notes,	20,000 00	15,000 00
4 first mortg'e bonds Levee S. Cotton Press,	2,060 00	2,000 00
50 shares Crescent Insurance Co.,	5,975 00	500 00
99 " Bienville Oil Works Co.,	10,385 00	5,000 00
Premium bonds,	12,355 00	10,000 00
	$112,774 63	$76,920 17

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$63,581 00	
Loans on mortg'e of real estate (first liens*),	129,364 08	
Interest due or accrued thereon,	4,937 71	
Stocks, bonds, etc., as per schedule,	340,850 00	
Loans on collateral security, as per schedule,	76,920 17	
Cash in office and bank,	94,189 36	
Premiums in course of collection (net),	107,869 20	
Notes taken for marine and inland risks,	14,348 45	
Reinsurance due, etc.,	4,183 72	
Premiums more than 3 mos. due, $3,196 89		
Gross assets,		$836,243 69

Liabilities.

Losses adjusted, unpaid,	$28,904 99	
claimed and reported,	27,533 47	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	226,182 86	
Dividends to stockholders unpaid,	4,370 50	
Due for reinsurance,	14,818 71	
Gross liabilities, except capital,		303,810 53
Surplus as regards policy-holders,		$532,433 16
Paid-up capital,		500,000 00
Surplus over capital,		$32,433 16

Income.

Cash received for fire premiums,	$652,529 03	
Deduct reinsurance and return premiums,	242,154 38	
Net cash received for fire premiums,		$410,374 65
Cash rec'd for marine and inland premiums,	$218,794 28	
Deduct reinsurance and return premiums,	65,894 11	
Net cash rec'd for marine and inl'd prem's,		152,900 17
Interest received on bonds and mortgages,		20,495 08
Interest and dividends received from all other sources,		17,721 25
Income from rents,		2,879 57
from bills receivable,		12,472 19
Gross cash income,		$616,842 91

* Value of lands mortgaged, $85,000 00
Value of buildings thereon, 224,500 00
Amount of insurance held as collateral, 130,420 00

Expenditures.

Cash paid for fire losses,	$405,784 19	
Deduct salvage and reinsurance,	74,051 03	
Net cash paid for fire losses,		$331,733 16
Cash paid for marine and inland losses,	$149,172 93	
Deduct salvage and reinsurance,	38,060 58	
Net cash paid for marine and inland losses,		111,112 35
Cash dividends paid,		45,629 50
Cash paid for commissions and brokerage,		84,723 76
for salaries of officers and employees,		32,089 59
for State and local taxes,		17,151 77
for incidentals,		30,944 81
Gross cash expenditures,		$653,384 94

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$33,803,619 00	$373,650 10
written during 1883,	48,087,057 00	644,118 33
Total,	$81,890,676 00	$1,017,768 43
Deduct risks expired and terminated,	46,788,414 00	491,676 61
In force at end of year,	$35,102,262 00	$526,091 82
Deduct amount reinsured,	6,578,586 00	121,411 60
Net amount in force,	$28,523,676 00	$404,680 22
Marine risks outstanding Dec. 31, 1882,	$854,198 00	$21,556 81
written during 1883,	28,837,277 00	265,107 47
Total,	$29,691,475 00	$286,664 28
Deduct risks expired and terminated,	27,194,547 00	240,619 38
In force at end of year,	$2,496,928 00	$46,044 90
Deduct amount reinsured,	1,294,661 00	22,167 18
Net amount in force,	$1,202,267 00	$23,877 72

Miscellaneous.

Premiums received from reorganization of company,	$5,394,945 62
Losses paid from reorganization of company,	2,403,495 04
Cash dividends declared from reorganization of company,	550,000 00
Dividends declared during the year (10 per cent.),	50,000 00
Fire losses incurred during the year,	353,945 13
Marine and inland losses incurred during the year,	115,573 08
Company's stock owned by directors,	24,850 00

NEW YORK BOWERY FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1833. Commenced business September, 1833.]

PAID-UP CAPITAL, $300,000.

JOHN A. DELANOY, JR., *President.* HENRY GRIFFEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$700,000 00	$775,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Union Pacific Railroad bonds,	$1,160 00	$1,000 00
Chesapeake and Ohio Railroad bonds,	1,090 00	700 00
Bowery Savings Bank book,	600 00	500 00
51 shares Importers' and Traders' Bank,	13,000 00	6,900 00
67 " Michigan Central Railroad,	5,800 00	4,500 00
50 " Oriental Bank,	1,750 00	1,250 00
	$23,400 00	$14,850 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$44,700 00	
Interest due or accrued thereon,	335 25	
Bonds, as per schedule,	775,000 00	
Loans on collateral security, as per schedule,	14,850 00	
Cash in the office of the company,	27,994 42	
Cash deposited in bank,	4,948 70	
Interest due and accrued,	435 50	
Premiums in course of collection (gross),	32,000 00	
Gross assets,		$900,263 87

LIABILITIES.

Losses adjusted, unpaid,	$14,000 00
claimed and reported,	30,900 00
disputed or resisted,	7,700 00
Unearned premiums on outstanding risks,	188,234 57

* Value of lands mortgaged, $50,000 00
Value of buildings thereon, 75,000 00
Amount of insurance held as collateral, 58,600 00

Due and accrued for rent, salaries, etc.,	$1,000 00	
Commissions and brokerage,	6,400 00	
Gross liabilities, except capital,		$248,234 57
Surplus as regards policy-holders,		$652,029 30
Paid-up capital,		300,000 00
Surplus over capital,		$352,029 30

Income.

Cash received for fire premiums,	$378,887 57	
Deduct reinsurance and return premiums,	15,824 87	
Net cash received for fire premiums,		$363,062 70
Interest received on bonds and mortgages,		2,640 00
Interest and dividends received from all other sources,		37,474 93
Gross cash income,		$403,177 63

Expenditures.

Cash paid for fire losses,	$252,137 64	
Deduct salvage and reinsurance,	4,393 31	
Net cash paid for fire losses,		$247,744 33
Cash dividends paid,		36,000 00
Cash paid for commissions and brokerage,		68,012 39
for salaries of officers and employees,		32,725 00
for State and local taxes,		6,116 96
for incidentals,		20,568 58
Gross cash expenditures,		$411,167 26

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$49,095,032 00	$338,220 68
written during 1883,	56,209,639 00	380,887 57
Total,	$105,304,671 00	$719,108 25
Deduct risks expired and terminated,	49,719,470 00	347,776 72
In force at end of year,	$55,585,201 00	$371,331 53
Deduct amount reinsured,	1,534,185 00	14,921 56
Net amount in force,	$54,051,016 00	$356,409 97

Miscellaneous.

Premiums received from organization of company,	$5,765,252 85
Losses paid from organization of company,	2,420,892 42
Cash dividends declared from organization of company,	2,672,500 00
Dividends declared during the year (12 per cent.),	36,000 00
Fire losses incurred during the year,	229,635 17
Company's stock owned by directors,	64,075 00

NEW YORK FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 18, 1832. Commenced business Dec. 22, 1832.]

PAID-UP CAPITAL, $200,000.

DANIEL UNDERHILL, *President.* AUGUSTUS COLSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$135,000 00	$162,450 00
New York county bonds,	5,000 00	5,400 00
Long Island city bonds,	10,000 00	10,000 00
113 shares People's Bank,	2,825 00	4,280 85
92 " Tradesmen's Bank,	3,680 00	4,011 20
30 " Marine Bank,	3,000 00	4,800 00
47 " Mechanics' Bank,	1,175 00	1,786 00
	$160,680 00	$192,728 05

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Oxford Iron Company bond,	$800 00	$750 00
2 shares Metropolitan Café Company,	70 00	50 00
10 " Knickerbocker Insurance Co.,	270 00	250 00
4 " Peter Cooper Insurance Co.,	136 00	
	$1,276 00	$1,050 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$91,400 00	
Loans on mort'ge of real estate (first liens*),	78,550 00	
Interest due or accrued thereon,	2,130 32	
Stocks, bonds, etc., as per schedule,	192,728 05	
Loans on collateral security, as per schedule,	1,050 00	
Cash in the office of the company,	2,248 06	
Cash deposited in bank,	12,625 80	
Interest due and accrued,	2,401 94	
Premiums in course of collection (gross),	19,943 13	
Rents due and accrued,	983 00	
Gross assets,		$404,060 30

* Value of lands mortgaged, $75,000 00
Value of buildings thereon, 112,000 00
Amount of insurance held as collateral, 93,600 00

Liabilities.

Losses adjusted, unpaid,	$6,168 49	
claimed and reported,	19,876 20	
disputed or resisted,	2,712 00	
Unearned premiums on outstanding risks,	101,112 91	
Due and accrued for rent, salaries, etc.,	760 00	
State and local taxes,	240 00	
Commissions and brokerage,	2,991 46	
Gross liabilities, except capital,		$133,861 06
Surplus as regards policy-holders,		$270,199 24
Paid-up capital,		200,000 00
Surplus over capital,		$70,199 24

Income.

Cash received for fire premiums,	$230,037 01	
Deduct reinsurance and return premiums,	12,975 26	
Net cash received for fire premiums,		$217,061 75
Interest received on bonds and mortgages,		4,787 44
Interest and dividends received from all other sources,		6,415 12
Income from rents,		5,837 08
Gross cash income,		$234,101 39

Expenditures.

Cash paid for fire losses,	$158,762 35	
Deduct salvage and reinsurance,	4,773 03	
Net cash paid for fire losses,		$153,989 32
Cash dividends paid,		8,000 00
Cash paid for commissions and brokerage,		30,182 63
for salaries of officers and employees,		16,693 08
for State and local taxes,		2,507 56
for incidentals,		5,228 66
Gross cash expenditures,		$216,601 25

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$27,090,711 00	$185,239 30
written during 1883,	31,198,000 00	236,662 32
Total,	$58,288,711 00	$421,901 62
Deduct risks expired and terminated,	32,488,268 00	220,020 29
In force at end of year,	$25,800,443 00	$201,881 33
Deduct amount reinsured,	112,100 00	462 86
Net amount in force,	$25,688,343 00	$201,418 47

MISCELLANEOUS.

Premiums received from organization of company,	$3,860,025 00
Losses paid from organization of company,	1,368,582 00
Cash dividends declared from organization of company,	1,354,000 00
Dividends declared during the year (4 per cent.),	8,000 00
Fire losses incurred during the year,	161,750 00
Company's stock owned by directors,	31,700 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business August, 1850.]

PAID-UP CAPITAL, $500,000.

PETER NOTMAN, *President.* THOMAS F. GOODRICH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$803,000 00	$982,245 00
Jersey City bonds,	8,000 00	8,960 00
New York, Chic. and St Louis R. R. bonds,	50,000 00	50,750 00
Albany and Susq. R. R. bonds,	50,000 00	60,000 00
Delaware and Hudson Canal bonds,	20,000 00	23,200 00
Quincy, Alton and St. Louis R. R. bonds,	50,000 00	46,000 00
Chicago, Milwaukee & St. Paul R R. bonds,	50,000 00	53,250 00
St. Louis and Iron Mountain R.R. bonds,	50,000 00	53,000 00
Lake Erie and Western R.R bonds,	15,000 00	14,100 00
Laf., Bloomington and Muncie R. R. bonds,	35,000 00	32,200 00
Chateaugay Iron and Ore Co. bonds,	15,000 00	15,000 00
Gulf, Col. and Santa Fé R.R. bonds,	15,000 00	17,250 00
Ohio Central R.R. bonds,	25,000 00	16,250 00
Dundee Water Power and Land Co. bonds,	20,000 00	21,000 00
250 shares American Exchange Nat'l Bank,	25,000 00	32,500 00
200 " Delaware and Hudson Canal Co.	21,320 00	22,320 00
200 " New York Gas-Light Co.,	20,000 00	29,000 00
	$1,272,320 00	$1,477,025 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Buffalo, Brad. and Pittsburg R.R. bonds,	$14,000 00	$10,500 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$22,000 00	
Loans on mort'ge of real estate (first liens*),	103,900 00	
Interest due or accrued thereon,	3,117 00	
Stocks, bonds, etc., as per schedule,	1,477,025 00	
Loans on collateral security, as per schedule,	10,500 00	
Cash in the office of the company,	1,941 92	
Cash deposited in bank,	54,818 60	
Interest due and accrued,	16,264 16	
Premiums in course of collection (net),	182,155 08	
Rents due and accrued,	224 00	
Reinsurance due,	2,089 21	
Gross assets,		$1,874,034 97
Deduct special deposits in other States,		76,300 00
Balance,		$1,797,734 97

Liabilities.

Losses adjusted unpaid,	$167,624 14	
disputed or resisted,	13,400 00	
Unearned premiums on outstanding risks,	802,656 24	
Dividends to stockholders unpaid,	315 00	
Due for reinsurance,	45,829 58	
Contingent expenses,	20,000 00	
Gross liabilities, except capital,	$1,049,824 96	
Deduct liabilities on special deposits,	22,464 12	
		1,027,360 84
Surplus as regards policy-holders,		$770,374 13
Paid-up capital,		500,000 00
Surplus over capital,		$270,374 13

Income.

Cash received for fire premiums,	$1,569,519 78	
Deduct reinsurance and return premiums,	289,361 52	
Net cash received for fire premiums,		$1,280,158 26
Interest received on bonds and mortgages,		6,318 57
Interest and dividends received from all other sources,		66,968 11
Income from rents,		2,971 42
Gross cash income,		$1,356,416 36

* Value of lands mortgaged, $143,250 00
Value of buildings thereon, 70,250 00
Amount of insurance held as collateral, 70,250 00

Expenditures.

Cash paid for fire losses,	$954,513 24	
Deduct salvage and reinsurance,	133,079 97	
Net cash paid for fire losses,		$821,433 27
Cash dividends paid,		60,230 50
Cash paid for commissions and brokerage,		192,917 83
for salaries of officers and employees,		75,379 37
for State and local taxes,		26,730 12
for incidentals,		120,038 73
Gross cash expenditures,		$1,296,729 82

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$130,800,266 00	$1,123,495 48
written during 1883,	158,448,325 00	1,595,521 97
Total,	$289,248,591 00	$2,719,017 45
Deduct risks expired and terminated,	129,622,712 00	1,097,118 25
In force at end of year,	$159,625,879 00	$1,621,899 20
Deduct amount reinsured,	8,166,120 00	120,960 04
Net amount in force,	$151,459,759 00	$1,500,939 16

Miscellaneous.

Premiums received from organization of company,	$15,520,502 20
Losses paid from organization of company,	8,456,701 97
Cash dividends declared from organization of company,	1,784,000 00
Dividends declared during the year (12 per cent.),	60,000 00
Fire losses incurred during the year,	901,521 85
Company's stock owned by directors,	206,600 00

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated Feb. 20, 1869. Commenced business July 1, 1869.]

Paid-up Capital, $600,000.

Alexander Mitchell, *President.* John P. McGregor, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$420,000 00	$522,980 00
Chic., Milwaukee and St. Paul R.R. bonds,	117,000 00	144,280 00
Milwaukee county bonds,	23,200 00	25,630 00
	$560,200 00	$692,890 00

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$200,500 00	
Interest due or accrued thereon,	1,961 82	
Stocks, bonds, etc., as per schedule,	692,890 00	
Cash in the office of the company,	5,829 11	
Cash deposited in bank,	247,125 13	
Interest accrued,	1,298 11	
Premiums in course of collection (net),	31,793 99	
Board of Trade certificates,	3,500 00	
Salvage,	2,650 00	
Gross assets,		$1,187,548 16

Liabilities.

Losses adjusted, unpaid,	$14,525 23	
claimed and reported,	26,350 00	
disputed or resisted,	5,650 00	
Unearned premiums on outstanding risks,	297,700 69	
Bills payable,	5,958 65	
Gross liabilities, except capital,		350,184 57
Surplus as regards policy-holders,		$837,363 59
Paid-up capital,		600,000 00
Surplus over capital,		$237,363 59

Income.

Cash received for fire premiums,	$471,666 71	
Deduct reinsurance and return premiums,	46,924 58	
Net cash received for fire premiums,		$424,742 13
Cash rec'd for marine and inl'd premiums,	$32,582 45	
Deduct reinsurance and return premiums,	5,643 33	
Net cash rec'd for marine and inl'd prem's,		26,939 12
Interest received on bonds and mortgages,		10,492 47
Interest and dividends received from all other sources,		36,248 47
Income from all other sources,		2,092 78
Gross cash income,		$500,514 97

Expenditures.

Cash paid for fire losses,	$213,209 98	
Deduct salvage and reinsurance,	9,682 20	
Net cash paid for fire losses,		$203,527 78

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* Value of lands mortgaged, $266,000 00
Value of buildings thereon, 300,500 00
Amount of insurance held as collateral, 186,400 00

Cash paid for marine and inland losses,	$49,765 14	
Deduct salvage and reinsurance,	19,063 38	
Net cash paid for marine and inland losses,		$30,701 76
Cash dividends paid,		60,000 00
Cash paid for commissions and brokerage,		73,841 39
for salaries of officers and employees,		38,991 93
for State and local taxes,		11,173 78
for incidentals,		40,585 02
Gross cash expenditures,		$458,821 66

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$35,920,552 00	$432,960 97
written during 1883,	46,566,225 00	475,848 68
Total,	$82,486,777 00	$908,809 65
Deduct risks expired and terminated,	37,923,553 00	361,801 23
In force at end of year,	$44,563,224 00	$547,008 42
Deduct amount reinsured,	235,957 00	2,927 71
Net amount in force,	$44,327,267 00	$544,080 73
Marine risks outstanding Dec. 31, 1882,	$75,000 00	$1,000 00
written during 1883,	6,262,673 00	32,582 45
Total,	$6,337,673 00	$33,582 45
Deduct risks expired and terminated,	6,212,673 00	32,582 45
In force at end of year,	$125,000 00	$1,000 00

Miscellaneous.

Premiums received from organization of company,	$5,222,670 22
Losses paid from organization of company,	2,860,150 36
Cash dividends declared from organization of company,	507,000 00
Dividends declared during the year (10 per cent.),	60,000 00
Fire losses incurred during the year,	207,592 13
Marine and inland losses incurred during the year,	35,001 46
Company's stock owned by directors,	304,400 00

ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1867. Commenced business January, 1872.]

PAID-UP CAPITAL $1,000,000.

JOHN W. BROOKS, *President.* GEO. W. LESTER, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
504	shares American Nat'l Bank, Hartford,	$25,200 00	$37,800 00
122	" Ætna Nat'l Bank, Hartford, .	12,200 00	16,470 00
130	" Charter Oak Nat'l B'k, Hartf'd,	13,000 00	19,500 00
150	" Farm's & Mech. N. B'k, Hartf'd,	15,000 00	19,500 00
152	" Mercantile Nat'l B'k, Hartford,	15,200 00	19,760 00
62	" Phœnix Nat'l Bank, Hartford, .	6,200 00	10,912 00
186	" Exchange Nat'l Bank, Hartford,	9,300 00	14,322 00
132	" City Nat'l Bank, Hartford, .	13,200 00	12,276 00
1000	" Hartford Nat'l Bank, Hartford,	100,000 00	180,000 00
71	" First Nat'l Bank, Hartford, .	7,100 00	8,520 00
100	" Conn. Trust & S. D. Co., H'ford,	10,000 00	12,000 00
200	" Thames Nat'l Bank, Norwich, .	20,000 00	30,200 00
100	" First Nat'l Bank, Norwich, .	10,000 00	11,800 00
6	" Rockville Nat'l B'k, Rockville, .	600 00	720 00
75	" Metropolitan Nat'l Bank, N. Y ,	7,500 00	11,250 00
302	" Mechanics' Nat'l Bank, N. Y., .	7,550 00	11,325 00
300	" N. Y., N. H. & Hartf'd R.R. Co.,	30,000 00	52,800 00
400	" Cleveland & Pittsburgh R.R. Co.,	20,000 00	26,600 00
200	" New York Cent. & H. R. R.R.,	20,000 00	22,600 00
100	" Chicago, Burl. & Quincy R. R.,	10,000 00	12,000 00
50	" Union Pac. Railroad Co., . .	5,000 00	3,750 00
100	" Central Pacific Railroad Co., .	10,000 00	6,450 00
18	" Naugatuck Railroad Co., . .	1,800 00	3,240 00
Terre Haute & Logansport Railroad bonds,		10,000 00	10,100 00
C. M. and St. Paul R.R. I. & D. Ext., . .		20,000 00	24,800 00
Indianapolis and Cincinnati R.R. bonds, .		16,500 00	18,480 00
Dayton and Michigan R.R. bonds, . .		25,000 00	26,500 00
Vermont Valley R.R. bonds, . . .		25,000 00	26,500 00
St. Johnsbury & L. Champlain R.R. bonds,		15,000 00	16,500 00
C. C. C. & I. R.R. bonds, ...		25,000 00	29,625 00
Kansas Pac. R.R. 1st. (consolidated) bonds,		10,000 00	9,700 00
Morris and Essex R.R. 1st. " bonds,		10,000 00	12,450 00
County of Peoria, Ill. bonds, . . .		5,000 00	5,500 00
Town of Pawtucket, R. I. bonds, . .		25,000 00	30,000 00
City of New Brunswick, N. J. bonds, . .		10,000 00	10,500 00
City of Evansville, Ind. bonds, . . .		15,000 00	15,000 00
Atlantic Dock Company bonds, . . .		9,000 00	9,540 00
Town of Norwich, Conn., bonds, . .		60,000 00	78,000 00
City of Lockport, N. Y., bonds, . . .		10,000 00	11,500 00
City of Washington, Ind., bonds, . .		9,000 00	10,350 00

	Par value.	Market value.
City of Indianopolis, Ind., bonds, . .	$20,000 00	$22,000 00
City of Des Moines, Iowa, bonds, . .	10,000 00	11,500 00
Town of Hartford, Conn., bonds, . .	4,000 00	4,200 00
Town of Windsor Locks, Conn., bonds, .	2,500 00	2,500 00
	$704,850 00	$929,040 00

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
25	shares Nat'l Fire Ins. Co., Hartford, .	$3,100 00	$600 00
16	" Nat'l Fire Ins. Co., Hartford, .	1,984 00	1,350 00
20	" Conn. Fire Ins., Co., Hartford, .	2,460 00	1,350 00
30	" Ætna Life Ins. Co., Hartford, .	6,900 00	1,200 00
35	" Conn. Gen. Life Ins. Co., H'tf'd,	4,200 00	3,000 00
15	" Travelers' Ins. Co., Hartford, .	4,350 00	2,610 00
15	" Ætna Fire Ins. Co , Hartford, .	3,375 00	2,520 00
4	" Ætna Fire Ins. Co., Hartford, .	900 00	700 00
3	" Ætna Fire Ins. Co., Hartford, .	675 00	500 00
25	" Ætna Fire Ins Co., Hartford, .	5,625 00	5,000 00
10	" Ætna Fire Ins. Co., Hartford, .	2,250 00	800 00
2	" Ætna Fire Ins. Co., Hartford, .	450 00	1,880 00
15	" American Nat'l B'k, Hartford, .	1,125 00	
5	" Charter Oak Nat'l B'k, Hartf'd,	650 00	
3	" First Nat'l Bank, Hartford, .	360 00	
5	" Security Co., Hartford, . .	625 00	4,050 00
25	" Hartford Trust Co., Hartford, .	2,625 00	
100	" Collins Co., Collinsville, Conn.,	1,100 00	
6	" Am. Screw Co., Prov., R.I., .	1,650 00	
24	" Adams Express Co., . . .	3,096 00	1,350 00
5	" Adams Express Co., . . .	645 00	500 00
7	" Middlesex Co. N. B'k, Middlet'n,	840 00	560 00
46	" N. Y., N. H. & Hartf'd R R Co.,	8,096 00	1,000 00
10	" N. Y., N. H. & Hartf'd R.R. Co.,	1,760 00	2,000 00
10	" N. Y. Cent'l & H. R. R.R. Co., .	1,130 00	
100	" Pennsylvania Railroad Co., .	5,800 00	3,300 00
25	" Union Pacific Railroad Co., .	1,875 00	242 00
65	" Eagle Lock Co., Terryville, Ct.,	3,900 00	5,000 00
10	" Meriden Britannia Co., Meriden, Ct.,	1,000 00	
50	" Oregon Improvement Co., .	2,850 00	
17	" Chicago, Burl. & Quincy R. R.,	2,040 00	
1070	" Willimantic Linen Co., Hartf',	53,500 00	35,000 00
340	" Willimantic Linen Co., Hartf'd,	17,000 00	16,000 00
40	" Adams Express Co., . .	5,160 00	
28	" Adams Express Co., . .	3,612 00	4,000 00
Morris and Essex Railroad Co. bonds, .		2,700 00	
Cleveland and Toledo R.R. Co. bonds, .		3,150 00	3,000 00
Keokuk and Des Moines R.R. Co. bond, .		525 00	
		$163,083 00	$97,512 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$29,494 69	
Loans on mortg'e of real estate (first liens*),	220,669 08	
Interest due or accrued thereon,	3,000 84	
Stocks, bonds, etc., as per schedule,	929,040 00	
Loans on collateral security, as per schedule,	97,512 00	
Cash in the office of the company,	1,679 70	
Cash deposited in bank,	53,683 00	
Interest due and accrued,	12,252 89	
Premiums in course of collection (net),	64,402 21	
Rents due and accrued,	160 00	
Gross assets,		$1,411,894 41

Liabilities.

Losses adjusted and reported,	$57,746 66	
disputed or resisted,	3,204 00	
Unearned premiums on outstanding risks,	280,458 79	
Gross liabilities, except capital,		341,409 45
Surplus as regards policy-holders,		$1,070,484 96
Paid-up capital,		1,000,000 00
Surplus over capital,		$70,484 96

Income.

Cash received for fire premiums,	$494,132 43	
Deduct reinsurance and return premiums,	65,435 56	
Net cash received for fire premiums,		$428,696 87
Interest received on bonds and mortgages,		12,509 61
Interest and dividends received from all other sources,		57,228 89
Income from rents,		1,080 50
Gross cash income,		$499,515 87

Expenditures.

Cash paid for fire losses,	$253,767 01	
Deduct salvage and reinsurance,	4,296 86	
Net cash paid for fire losses,		$249,470 15
Cash dividends paid,		80,000 00
Cash paid for commissions and brokerage,		69,219 42
for salaries of officers and employees,		32,316 31
for State and local taxes,		11,190 83
for incidentals,		40,648 85
Gross cash expenditures,		$482,845

* Total value of property mortgaged, $579,050 00
Amount of insurance held as collateral, 200,090 00

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$39,300,398 00	$481,854 25
written during 1883,	40,497,328 00	517,771 44
Total,	$79,797,726 00	$999,625 69
Deduct risks expired and terminated,	36,431,264 00	448,557 47
In force at end of year,	$43,366,462 00	$551,063 22
Deduct amount reinsured,	409,475 00	6,969 38
Net amount in force,	$42,956,987 00	$544,098 84

Miscellaneous.

Premiums received from organization of company,	$3,778,916 04
Losses paid from organization of company,	2,218,564 40
Cash dividends declared from organization of company,	605,000 00
Dividends declared during the year (8 per cent.),	80,000 00
Fire losses incurred during the year,	288,739 65
Company's stock owned by directors,	80,300 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Feb. 18, 1854. Commenced business March 1, 1854.]

Eugene Dutilh, *President.* Charles Irving, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$200,000 00	$215,187 50
Atlantic Mutual Insurance Co. scrip,	3,030 00	3,030 00
	$203,030 00	$218,217 50

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$100,000 00	
Bonds, etc., as per schedule,	218,217 50	
Cash deposited in bank,	31,425 39	
Interest due and accrued,	4,648 02	
Premiums in course of collection (gross),	41,165 62	
Notes taken for marine and inland risks,	182,783 49	
All other assets,	13,590 50	
Gross assets,		$891,830 52

Liabilities.

Total amount of losses unpaid,	$34,530 37	
Unearned premiums on outstanding risks,	63,937 27	
Unpaid scrip ordered to be redeemed,	631 00	
Interest due or accrued on scrip,	9,563 59	
Commissions and brokerage,	685 77	
Due for reinsurance,	1,536 01	
Gross liabilities except scrip,		$110,884 01
Surplus as regards policy-holders,		$780,946 51
Scrip outstanding, not ordered to be redeemed,		593,203 00
Surplus over scrip,		$187,743 51

Income.

Cash rec'd for marine and inland premiums,	$413,977 33	
Deduct reinsurance and return premiums,	95,250 52	
Net cash rec'd for marine and inl'd prem's,		$318,726 81
Interest and dividends received from all sources,		9,508 72
Income from rents,		33,050 00
Gross cash income,		$361,285 53

Expenditures.

Cash paid for marine and inland losses,	$289,195 74	
Deduct salvage and reinsurance,	43,109 96	
Net cash paid for marine and inland losses,		$246,085 78
Cash paid scrip-holders,		39,241 77
Cash paid for commissions and brokerage,		19,496 94
for salaries of officers and employees,		38,449 96
for State and local taxes,		10,569 10
for incidentals,		10,217 33
Gross cash expenditures,		$364,060 88

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$4,768,248 00	$63,576 63
written during 1883,	46,549,122 00	427,818 08
Total,	$51,317,370 00	$491,394 71
Deduct risks expired and terminated,	46,185,633 00	427,457 44
In force at end of year,	$5,131,737 00	$63,937 27

Miscellaneous.

Premiums received from organization of company,	$24,134,464 40
Losses paid from organization of company,	13,023,772 77
Marine and inland losses incurred during the year,	241,935 52

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 26, 1851. Commenced business April 29, 1851.]

PAID-UP CAPITAL, $200,000.

THOMAS F. JEREMIAH, *President.* FRANK T. STINSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$459,000 00	$561,283 75
New York Central and H. R. R.R. bonds,	10,000 00	13,350 00
Syracuse, Bingh'mt'n and N. Y. R.R. bonds,	5,000 00	6,300 00
	$474,000 00	$580,933 75

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
10 shares Star Fire Insurance Company,	$600 00	$500 00
10 " People's Fire Insurance Co.,	575 00	400 00
2 " Eighth Avenue Railroad,	400 00	200 00
Syracuse, Bingh'mt'n and N. Y. R.R bond,	1,250 00	350 00
	$2,825 00	$1,450 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$70,000 00	
Loans on mort'ge of real estate (first liens*),	58,300 00	
Interest due or accrued thereon,	424 12	
Stocks, bonds, etc., as per schedule,	580,933 75	
Loans on collateral security, as per schedule,	1,450 00	
Cash in the office of the company,	6,730 20	
Cash deposited in bank,	1,546 70	
Interest due and accrued,	6,383 66	
Premiums in course of collection (gross),	19,662 83	
Rents due and accrued,	170 83	
Premiums more than 3 mos. due, $717 57		
Gross assets,		$745,602 09

LIABILITIES.

Losses adjusted unpaid,	$6,525 00
claimed and reported,	17,575 00
disputed or resisted,	3,600 00
Total amount of losses,	$27,700 00
Less reinsurance,	2,500 00
Net amount of unpaid losses,	$25,200 00

* Value of lands mortgaged, $54,600 00
Value of buildings thereon, 76,900 00
Amount of insurance held as collateral, 63,700 00

Unearned premiums on outstanding risks,	$140,822 55	
State and local taxes,	700 00	
Commissions and brokerage,	3,144 04	
Gross liabilities, except capital,		$169,866 59
Surplus as regards policy-holders,		$575,735 50
Paid-up capital,		200,000 00
Surplus over capital,		$375,735 50

Income.

Cash received for fire premiums,	$254,565 65	
Deduct reinsurance and return premiums,	19,335 66	
Net cash received for fire premiums,		$235,229 99
Interest received on bonds and mortgages,		3,637 00
Interest and dividends received from all other sources,		16,441 13
Income from rents,		2,912 52
Gross cash income,		$258,220 64

Expenditures.

Cash paid for fire losses,	$131,714 62	
Deduct salvage and reinsurance,	5,962 06	
Net cash paid for fire losses,		$125,752 56
Cash dividends paid,		28,000 00
Cash paid for commissions and brokerage,		49,438 42
for salaries of officers and employees,		23,407 81
for State and local taxes,		8,362 93
for incidentals,		13,770 49
Gross cash expenditures,		$248,732 21

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$32,857,780 00	$231,782 99
written during 1883,	35,490,950 00	262,779 87
Total,	$68,348,730 00	$494,562 86
Deduct risks expired and terminated,	32,235,955 00	216,017 88
In force at end of year,	$36,112,775 00	$278,544 98
Deduct amount reinsured,	870,023 00	7,557 32
Net amount in force,	$35,242,752 00	$270,987 66

MISCELLANEOUS.

Premiums received from organization of company,	$4,059,054 00
Losses paid from organization of company,	1,847,836 24
Cash dividends declared from organization of company,	1,124,000 00
Dividends declared during the year (14 per cent),	28,000 00
Fire losses incurred during the year,	124,322 56
Company's stock owned by directors,	57,050 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, $400,000.

JOHN DEVEREUX, *President.* JOHN L. THOMSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,000 00	$1,010 00
Philadelphia city loans,	50,000 00	63,318 50
Philadelphia, Wil. and Balt. R. R. stock,	110,000 00	106,000 00
Philadelphia and Erie R.R. G. loan,	75,000 00	77,812 50
Pennsylvania Railroad Co. loan,	99,000 00	107,880 00
United Companies of New Jersey loan,	60,000 00	69,150 00
Easton and Amboy Railroad Co. loan,	50,000 00	53,500 00
Philadelphia and Reading R.R. Co. loan,	127,500 00	137,512 50
Phila. and Reading Coal and Iron Co. loan,	20,000 00	16,000 00
North Pennsylvania Railroad Co. loan,	40,000 00	41,800 00
Lehigh Valley Railroad Co. loan,	55,000 00	66,550 00
Elmira and Williamsport R. R. Co. loan,	25,000 00	29,250 00
West Jersey Railroad Co. loan,	10,000 00	12,200 00
Penn. and N. Y. Canal and R. R. Co. loan,	24,000 00	30,240 00
Delaware Railroad Co. M. loan,	15,000 00	17,250 00
W. Pennsylvania Railroad Co. loan,	4,000 00	4,280 00
Chicago and W. Indiana R. R. Co. loan,	50,000 00	53,400 00
Jacksonville and So. E. R. R loan,	30,000 00	27,600 00
Shamokin, Sunb'y and Lewisb'g R R. loan,	20,000 00	19,666 67
Corn'g, Cowanesque and Antrim R.R. loan,	30,000 00	30,300 00
Terre Haute and Logansport R. R. loan,	50,000 00	52,000 00
New York and Long Branch R. R. loan,	25,000 00	25,112 50
Northern Pacific Railroad Co. loan,	40,000 00	42,400 00
American Steamship Co. of Phila. loan,	15,000 00	16,200 00
Schuylkill Navigation Co. loan,	20,700 00	20,048 00
Lehigh Coal and Navigation Co. loan,	20,000 00	22,500 00
Chesapeake and Delaware Canal Co. loan,	10,000 00	7,400 00
Delaware Division Canal Co. loan,	20,000 00	20,000 00
The Pennsylvania Co. loan,	14,000 00	14,910 00
The Car Trust of Pennsylvania loan,	24,000 00	24,120 00

	Par value.	Market value.
The New Jersey Car Trust loan,	$7,000 00	$7,040 83
The Central New Jersey Car Trust loan,	12,000 00	12,180 00
The N. Y. and Pacific Car Trust loan,	72,000 00	72,420 00
Car Trust of New York No. 2 loan,	22,000 00	22,440 00
Central R. R. Co. of New Jersey Car Trust,	30,000 00	30,450 00
N. Y., Penn. and Ohio Car Trust loan,	20,000 00	20,100 00
Iron Mountain Car Trust loan,	7,000 00	7,035 00
Colorado Rolling Stock Trust,	20,000 00	20,466 67
Harrisburg city loan,	18,000 00	21,150 00
St. Louis city loan,	25,000 00	28,750 00
Camden county loan,	12,000 00	13,200 00
Cincinnati city loan,	53,000 00	67,660 00
Pittsburgh city loan,	60,000 00	71.330 00
Newark city loan,	20,000 00	23,350 00
200 shares Philadelphia National Bank,	20,000 00	44,500 00
20 " Manayunk Gas Company,	1,000 00	1,000 00
	$1,533,200 00	$1,672,483 17

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
65 shares Pennsylvania Railroad,	$3,761 00	$2,800 00
3 " Ins. Co. State of Pennsylvania,	990 00	700 00
1000 " Philadelphia and Reading R.R.	27,500 00	20,000 00
1000 " Germantown Pass R.R.,	70,000 00	52,500 00
625 " Penn. & N. Y. Canal & R.R. Co.,	62,500 00	50,000 00
625 " Penn. and N. Y. Canal Co.,	62,500 00	50,000 00
1300 " Lehigh Coal and Nav. Co.,	57,525 00	50,000 00
Car Trust Co. N. Y. bonds,	6,000 00	
Car Trust Co. N. Y. bonds,	21,000 00	25,000 00
N. Y., Chicago and St. Louis R.R. bonds,	10,200 00	
Northern Pacific Railroad bonds,	10,500 00	10,000 00
Oregon R. R. and Nav. Co. bonds,	4,160 00	
	$336,636 00	$261,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$115,000 00
Loans on mort'ge of real estate (first liens*),	184,070 00
Interest due or accrued thereon,	3,883 44
Stocks, bonds, etc., as per schedule,	1,672,483 17
Loans on collateral security, as per schedule,	261,000 00
Cash in the office of the company,	1,045 91
Cash deposited in bank,	25,806 58
Interest due and accrued,	2,128 67
Premiums in course of collection (gross),	57,403 75
Gross assets,	$2,322,821 52

* Total value of property mortgaged, $545,000 00
Amount of insurance held as collateral, 136,000 00

Liabilities.

Amount of unpaid losses,	$71,117 67	
Unearned premiums on outstanding risks,	499,479 85	
Reclaimable on perpetual fire policies,	454,439 33	
Gross liabilities, except capital,		$1,025,036 85
Surplus as regards policy-holders,		$1,297,784 67
Paid-up capital,		400,000 00
Surplus over capital,		$897,784 67

Income.

Cash received for fire premiums,	$941,862 69	
Deduct reinsurance and return premiums,	127,288 83	
Net cash received for fire premiums,		$814,573 86
Interest received on bonds and mortgages,		10,378 22
Interest and dividends received from all other sources,		98,631 68
Income from rents,		250 00
from perpetuals,		566 14
Deposits received for perpetual fire risks,	$22,690 53	
Gross cash income,		$924,399 90

Expenditures.

Cash paid for fire losses,	$619,950 35
Cash dividends paid,	40,000 00
Cash paid for commissions and brokerage,	176,539 09
for salaries of officers and employees,	25,447 16
for State and local taxes,	21,297 37
for incidentals,	43,244 92
for loss on securities sold,	11,691 98
Deposits returned on perpetual fire risks, $9,010 53	
Gross cash expenditures,	$938,170 87

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$68,849,770 00	$826,814 62
written during 1883,	73,859,254 00	943,996 45
Total,	$142,709,024 00	$1,770,811 07
Deduct risks expired and terminated,	60,175,578 00	754,971 39
In force at end of year,	$82,533,446 00	$1,015,839 68
Deduct amount reinsured,	2,640,908 C0	43,241 55
Net amount in force,	$79,892,538 00	$972,598 13
Perpetual risks (not included above),	18,680,865 00	486,871 60

MISCELLANEOUS.

Premiums received from organization of company,	$10,985,110 00
Losses paid from organization of company,	7,313,420 00
Cash dividends declared from organization of company,	2,139,000 00
Dividends declared during the year (10 per cent.),	40,000 00
Fire losses incurred during the year,	622,358 24
Company's stock owned by directors,	58,000 00

PEOPLE'S FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated, 1851. Commenced business April 23, 1851.]

PAID-UP CAPITAL, $200,000.

F. V. PRICE, *President.* A. C. MILNE, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$179,000 00	$223,960 00
Union Pacific Railroad bonds,	30,000 00	34,600 00
120 shares Union Pacific Railroad,	12,000 00	8,880 00
Northern Pacific Railroad bonds,	20,000 00	20,200 00
Kansas Pacific Railroad bonds,	20,000 00	19,200 00
Int. and Great No. Railroad bonds,	10,000 00	8,200 00
100 shares N. Y. Cent'l and Hud Riv. R R.,	10,000 00	11,200 00
100 " National Bank of Commerce,	10,000 00	15,400 00
100 " People's Bank,	2,500 00	4,000 00
5 " Second Avenue Railroad,	500 00	1,100 00
	$294,000 00	$346,740 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
50 shares Amer. Mer. Union Express Co.,	$4,500 00	$3,700 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$16,500 00
Interest due or accrued thereon,	660 00
Stocks, bonds, etc., as per schedule,	346,740 00
Loans on collateral security, as per schedule,	3,700 00
Cash in the office of the company,	2,069 39

* Value of lands mortgaged, $30,000 00
Value of buildings thereon, 21,500 00
Amount of insurance held as collateral, 14,200 00

Cash deposited in bank,	$7,794 17	
Interest accrued,	4,423 51	
Premiums in course of collection (gross),	18,233 26	
Premiums more than 3 mos. due, $416 60		
Gross assets,		$400,120 33

LIABILITIES.

Losses adjusted, unpaid,	$3,484 45	
claimed and reported,	3,468 95	
disputed or resisted,	2,500 00	
Total amount of losses,	$9,453 40	
Less reinsurance,	216 94	
Net amount of unpaid losses,	$9,236 46	
Unearned premiums on outstanding risks,	77,753 20	
State and local taxes,	600 00	
Commissions and brokerage,	3,756 61	
Return premiums,	1,036 62	
Rent, etc.,	951 18	
Gross liabilities, except capital,		93,334 07
Surplus as regards policy-holders,		$306,786 26
Paid-up capital,		200,000 00
Surplus over capital,		$106,786 26

INCOME.

Cash received for fire premiums,	$159,835 51	
Deduct reinsurance and return premiums,	15,851 27	
Net cash received for fire premiums,		$143,984 24
Interest received on bonds and mortgages,		825 00
Interest and dividends received from all other sources,		14,376 40
Gross cash income,		$159,185 64

EXPENDITURES.

Cash paid for fire losses,	$58,702 56	
Deduct salvage and reinsurance,	1,219 04	
Net cash paid for fire losses,		$57,483 52
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		30,594 96
for salaries of officers and employees,		10,287 78
for State and local taxes,		2,224 55
for incidentals,		14,070 95
Gross cash expenditures,		$134,661 76

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$13,464,499 00	$105,012 17
written during 1883,	19,485,266 00	167,556 67
Total,	$32,949,765 00	$272,568 84
Deduct risks expired and terminated,	15,216,022 00	117,692 86
In force at end of year,	$17,733,743 00	$154,875 98
Deduct amount reinsured,	575,821 00	5,271 87
Net amount in force,	$17,157,922 00	$149,604 11

Miscellaneous.

Premiums received from organization of company,	$2,172,528 40
Losses paid from organization of company,	1,051,694 56
Cash dividends declared from organization of company,	478,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Fire losses incurred during the year,	52,881 14
Company's stock owned by directors,	48,500 00

PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated Sept. 10, 1853. Commenced business Sept. 10, 1853.]

Paid-up Capital, $1,000,000.

Stephen Crowell, *President.* Philander Shaw, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$737,500 00	$901,112 50
Tennessee state bonds,	45,000 00	18,000 00
Mississippi State warrants,	20,000 00	20,000 00
Virginia deferred certificate,	14,772 33	1,477 23
City of Brooklyn bonds,	21,000 00	28,260 00
1158 shares Citizens' Gas Light Co , B'klyn,	23,160 00	20,844 00
Nassau Gas Light Co., Brooklyn, certs.,	17,000 00	17,000 00
900 shares Nassau Gas Light Co., B'klyn,	22,500 00	16,875 00
285 " New York Mut. Gas Light Co ,	28,500 00	35,910 00
New York Mutual Gas Light Co bonds,	37,000 00	39,220 00
People's Gas Light Co., Brooklyn, bonds,	62,000 00	67,200 00
295 shares People's Gas Light Co , B'klyn,	2,950 00	2,065 00
352 " Brooklyn Gas Light Co., B'klyn,	8,800 00	11,440 00
126 " New York Gas Light Co.,	12,600 00	18,522 00
138 " Municipal Gas Light Co., N.Y.,	13,800 00	27,600 00
65 " Union Ferry Co , Brooklyn,	6,500 00	10,725 00
5000 " Brooklyn City R.R Co., B'klyn,	50,000 00	110,000 00

		Par value.	Market value.
150 shares	Cent. P'k, N. and E. R. R.R., N.Y.	$15,000 00	$22,500 00
100 "	Ninth Avenue R.R. Co., N.Y., .	10,000 00	9,000 00
100 "	Chris. & Tenth St. R.R. Co., N.Y.	10,000 00	12,000 00
50 "	B'dway & 7th Av. R.R. Co., N.Y.	5,000 00	7,750 00
50 "	Second Ave. R.R. Co., N.Y., .	5,000 00	11,250 00
95 "	Twenty-third St. R.R. Co., N.Y.,	9,500 00	15,960 00
56 "	B'dway (Brooklyn) R.R. Co., .	5,600 00	12,320 00
278 "	Atlantic Ave., B'klyn, R.R. Co., .	13,900 00	22,518 00
500 "	N. Y. Cent. and H. R. R R. Co., .	50,000 00	56,937 50
Houston and Texas R.R. Co. bonds, . .		3,000 00	3,540 00
Long Island R.R. Co. bonds, . . .		100,000 00	100,000 00
L. I. City and Flushing R.R. Co. bonds, .		15,000 00	15,000 00
N. Y., Chic. and St. Louis R.R. Co. bonds, .		100,000 00	102,000 00
Central Railroad, N. J., bonds, . . .		3,000 00	3,450 00
Toledo, Ann Arbor and G. T. R.R. Co. b'ds,		50,000 00	47,500 00
South Side R.R. Co. of L. I. bonds, . .		25,000 00	26,312 50
Smithtown and Port Jefferson R.R. bonds, .		10,000 00	10,300 00
80 shares	Commercial Bank, Brooklyn, .	4,800 00	5,760 00
13 "	Merchants' Nat'l Bank, N.Y., .	650 00	845 00
500 "	Metropolitan Nat'l Bank, N.Y., .	50,000 00	77,500 00
500 "	American Ex. Nat'l Bank, N.Y.,	50,000 00	65,000 00
200 "	Central Nat'l Bank, N.Y., . .	20,000 00	26,000 00
50 "	Nat'l Shoe and Leather B'k, N.Y.,	5,000 00	7,000 00
100 "	St. Nicholas Nat'l Bank, NY., .	10,000 00	15,000 00
287 "	Nat'l Bank of the Republic, .	28,700 00	34,440 00
87 "	Nat'l Bank of Commerce, . .	8,700 00	13,485 00
200 "	Fourth Nat'l Bank, . . .	20,000 00	26,000 00
40 "	Mechanics' Nat'l Bank, . .	1,000 00	1,500 00
100 "	Mercantile Nat'l Bank, . .	10,000 00	11,900 00
290 "	Mechanics' Bank, Brooklyn, .	14,500 00	31,175 00
80 "	Nat'l City Bank, Brooklyn, .	4,000 00	11,000 00
250 "	Brooklyn Trust Company, . .	6,250 00	12,812 50
500 "	Western Union Telegraph Co., .	50,000 00	37,500 00
		$1,836,682 33	$2,201,506 23

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
50 shares	Firemen's Trust Ins. Co., B'klyn,	$325 00	$1,100 00
7 "	Market Nat'l Bank, N.Y., . .	980 00	
People's Gas Light Co., Brooklyn, bonds, .		4,400 00	3,500 00
30 shares	Standard Fire Ins. Co., N.Y., .	1,575 00	1,200 00
8 "	Home Fire Ins. Co., N.Y., . .	1,200 00	1,500 00
50 "	Hamilton Fire Ins. Co., N.Y., .	825 00	
5 "	Amer. Ex. Fire Ins. Co., N.Y., .	550 00	400 00
30 "	Citizens' Nat'l Bank, N.Y., . .	900 00	
25 "	Hanover Nat'l Bank, N.Y., . .	3,800 00	3,000 00
5 "	Norwich and Worcester R R. Co.,	500 00	
5 "	Chic., Burl. and Quincy R.R. Co.,	605 00	500 00

	Market value.	Loaned thereon.
East Tenn., Virginia and Georgia R.R. b'ds,	$61,750 00	$50,000 00
100 shares Metropolitan Nat'l Bank, N.Y.,	15,500 00	
East Tenn., Virginia and Georgia R.R. b'ds,	36,250 00	100,000 00
Detroit, Mackinac and Marquette R.R. b'ds,	45,000 00	
Nashville, Chatt. and St. Louis R.R. bonds,	20,000 00	
225 shares Atlantic State Bank, Brooklyn,	38,250 00	
East Tenn., Virginia and Georgia R.R. b'ds,	58,000 00	50,000 00
Central Pacific R.R. Co. bonds,	2,240 00	1,950 00
18 shares N Y. Nat'l Exchange B'k, N.Y,	1,980 00	1,800 00
18 " Watkins Automatic Tel. Co.,	112 50	
15 " Home Fire Ins. Co., N.Y.,	2,250 00	900 00
7 " Nat'l Bank of Commerce, N.Y.,	1,085 00	1,000 00
27 " Bank of America, N.Y.,	4,185 00	
60 " Lorillard Fire Ins. Co., N.Y.,	1,050 00	772 00
Knoxville Water Works bonds,	6,120 00	5,000 00
50 shares Knoxville Water Works,	1,750 00	
United States bonds,	3,446 25	1,400 00
	$314,628 75	$224,022 00

Summary of Assets, Dec. 31, 1883.*

Cash value of unencumbered real estate,	$329,550 00	
Loans on mort'ge of real estate (first liens†),	335,956 60	
Interest due or accrued thereon,	5,624 60	
Stocks, bonds, etc., as per schedule,	2,201,506 23	
Loans on collateral security, as per schedule,	224,022 00	
Cash in the office of the company,	523 19	
Cash deposited in bank,	238,974 79	
Interest due and accrued,	5,864 92	
Premiums in course of collection (gross),	406,733 39	
Notes taken for marine and inland risks,	7,147 51	
Rents due and accrued,	3,132 75	
Gross assets,		$3,759,035 98
Deduct special deposits in other States,		320,000 00
Balance,		$3,439,035 98

Liabilities.

Losses adjusted, unpaid,	$9,099 53
claimed and reported,	210,734 50
disputed or resisted,	18,978 08

* The company holds, also, instalment premium notes to the amount of $580,563.48, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value is attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged, $237,550 00
Value of buildings thereon, 374,850 00
Amount of insurance held as collateral, 327,900 00

Unearned premiums on outstanding risks,	$1,816,871 40	
Due and accrued for rent, salaries, etc.,	2,666 67	
State and local taxes,	2,500 00	
Commissions and brokerage,	11,617 85	
Return premiums,	407 91	
Gross liabilities, except capital,	$2,072,875 94	
Deduct liabilities on special deposits,	81,598 34	
		$1,991,277 60
Surplus as regards policy-holders,		$1,447,758 38
Paid-up capital,		1,000,000 00
Surplus over capital,		$447,758 38

Income.

Cash received for fire premiums,	$2,960,665 99	
Deduct reinsurance and return premiums,	410,100 03	
Net cash received for fire premiums,		$2,550,565 96
Cash rec'd for marine and inland premiums,	$651,153 22	
Deduct reinsurance and return premiums,	89,142 36	
Net cash rec'd for marine and inland prem's,		562,010 86
Interest received on bonds and mortgages,		17,718 62
Interest and dividends received from all other sources,		104,924 06
Income from rents,		10,098 78
Gross cash income,		$3,245,318 28

Expenditures.

Cash paid for fire losses,	$1,327,337 75	
Deduct salvage and reinsurance,	116,471 40	
Net cash paid for fire losses,		$1,210,866 35
Cash paid for marine and inland losses,	$522,898 79	
Deduct salvage and reinsurance,	95,010 08	
Net cash paid for marine and inland losses,		427,888 71
Cash dividends paid,		100,000 00
Cash paid for commissions and brokerage,		649,219 25
for salaries of officers and employees,		208,416 92
for State and local taxes,		51,274 87
for incidentals,		235,110 32
for loss on sale of investments,		21,026 27
Gross cash expenditures,		$2,903,802 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec 31, 1882, .	$249,357,657 00	$2,571,898 03
written during 1883, . .	271,737,417 00	2,977,323 22
Total, ...	$521,095,074 00	$5,549,221 25
Deduct risks expired and terminated, .	224,243,683 00	2,215,067 52
In force at end of year, . . .	$296,851,391 00	$3,334,153 73
Deduct amount reinsured, . . .	8,935,782 00	139,225 70
Net amount in force, . . .	$287,915,609 00	$3,194,928 03
Marine risks outstanding Dec. 31, 1882,	$9,769,211 00	$48,956 00
written during 1883, .	127,902,110 00	689,510 47
Total, ...	$137,671,321 00	$738,466 47
Deduct risks expired and terminated, .	125,307,209 00	655,597 47
In force at end of year, . . .	$12,364,112 00	$82,869 00

Miscellaneous.

Premiums received from organization of company, .	$44,880,789 41
Losses paid from organization of company, . . .	20,910,083 56
Cash dividends declared from organization of company, .	2,514,000 00
Dividends declared during the year (10 per cent.), . .	100,000 00
Fire losses incurred during the year, ...	1,253,521 02
Marine and inland losses incurred during the year, . .	431,923 21
Company's stock owned by directors, ...	130,850 00

PHŒNIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

Paid-up Capital, $2,000,000.

H. Kellogg, *President.* D. W. C. Skilton, *Secretary*

Detailed Statement of Stocks, Bonds, etc.

		Par value.	Market value.
1040 shares	Hartford Nat'l Bank, Hartford,	$104,000 00	$188,240 00
450 "	Farm. and Mec. N'l B'k, "	45,000 00	58,500 00
800 "	Mercantile Nat'l Bank, "	80,000 00	100,800 00
162 "	Charter Oak Nat'l Bank, "	16,200 00	24,300 00
200 "	City Nat'l Bank, "	20,000 00	18,000 00
300 "	Ætna Nat'l Bank, "	30,000 00	40,500 00
750 "	Phœnix Nat'l Bank, "	75,000 00	132,000 00

		Par value.	Market value.
100 shares	Connecticut Riv. B'k, Hartford,	$5,000 00	$5,000 00
192 "	State Bank, "	19,200 00	21,888 00
1000 "	American Nat'l Bank, "	50,000 00	75,000 00
324 "	Nat'l Exchange Bank, "	16,200 00	25,110 00
300 "	Hartford Trust Company, "	30,000 00	33,000 00
100 "	Metropolitan Nat'l Bank, N. Y.	10,000 00	15,500 00
180 "	Merchants' Exch. N'l B'k, N.Y.	9,000 00	8,100 00
75 "	Nat'l Shoe & Leather B'k, N Y.,	7,500 00	11,250 00
150 "	Central Trust Co., New York, .	15,000 00	39,000 00
100 "	American Loan & T. Co., N.Y.,	10,000 00	10,800 00
200 "	New Britain N'l B'k, N. Britain,	20,000 00	30,000 00
400 "	Waterbury N'l B'k, Waterbury,	20,000 00	37,000 00
168 "	First Nat'l Bank, Wallingford,	16,800 00	18,480 00
100 "	Citizens' Nat'l Bank, Cincinnati,	10,000 00	13,000 00
250 "	Metropolitan Nat'l Bank, Cinn.,	25,000 00	31,500 00
200 "	Queen City Nat'l Bank, Cinn., .	20,000 00	21,400 00
75 "	Imperial Bank, Toronto, Ont., .	7,500 00	11,250 00
250 "	Nat'l German Am. B'k, St. Paul,	25,000 00	28,000 00
479 "	Holyoke Water Power Co., .	47,900 00	110,170 00
1000 "	N. Y., N. H. and H. R. R.R., .	100,000 00	180,000 00
250 "	Rensselaer and Saratoga R.R.,	25,000 00	36,250 00
1200 "	Chic., R. I. and Pacific R.R., .	120,000 00	142,800 00
1200 "	Chic., Burl. and Quincy R.R., .	120,000 00	144,000 00
500 "	Cleveland and Pittsburg R.R.,	25,000 00	33,750 00
50 "	Pittsb'g, Ft. W. and Chic. R.R.,	5,000 00	6,750 00
500 "	N.Y. Cent'l & Hud. Riv. R.R. Co.	50,000 00	57,750 00
585 "	Illinois Central R.R., . .	58,500 00	72,885 00
120 "	Hartford and Conn West. R.R.	12,000 00	5,400 00
500 "	Atchison, Top. and S. Fé R.R.,	50,000 00	40,000 00
United States " consols of 1907," 4's, . .		100,000 00	125,000 00
United States bonds, 4½'s, ...		1,200 00	1,380 00
South Carolina " consols," 6's, . . .		17,551 37	18,077 91
Tennessee State bonds, 6's, ...		21,000 00	8,400 00
Mississippi State bonds, 4's, ...		20,000 00	20,800 00
Hartford city bonds, 6's, ...		10,000 00	10,400 00
Detroit city bonds, 7's, ...		50,000 00	59,000 00
Jacksonville, Ill., bonds, 8's, . . .		50,000 00	60,000 00
New Britain town bonds, 5's, . . .		100,000 00	106,000 00
Washington School Dist. of Hartf'd b'ds, 5's,		15,000 00	15,450 00
Hannibal School, Mo., bonds, 7's, . .		19,000 00	19,000 00
Avondale town, Ohio, bonds, 6's, . .		16,000 00	16,640 00
Atlantic Dock Co. bonds, 5's, . . .		75,000 00	78,750 00
Contra Costa Water Co. bonds, 8's, . .		25,000 00	26,500 00
Indianapolis and Cincinnati R.R. bonds, 7's,		51,000 00	56,100 00
Harlem R. and Pt. Chester R.R. bonds, 7's,		50,000 00	65,500 00
Chicago and North Western Railway, 6's, .		50,000 00	55,000 00
Erie Railway, first mortgage consols, 7's, .		100,000 00	128,000 00
Cedar Rapids, I. Falls & N. W. Railway, 6's,		50,000 00	52,000 00

	Par value.	Market value.
Columbus and Western R.R. bonds, 6's, .	$100,000 00	$106,000 00
Chicago and Western Ind. R.R. bonds, 6's,	60,000 00	67,200 00
Columbia and Greenville R.R. bonds, 6's, .	50,000 00	50,000 00
Chicago, B. & Q. R.R. Co. (Den ext'n,) 4's,	20,000 00	17,600 00
Minneapolis Union Railway Co. bonds, 6's,	50,000 00	53,500 00
N. Y., Lacka. and West'n R.R. Co. bonds, 6's,	50,000 00	60,000 00
T. Haute & Log'sp't R.R. (Ext. Guar.), 6's,	50,000 00	51,500 00
Toledo, Ann Arbor & Grand Trunk R.R. 6's,	50,000 00	48,000 00
	$2,550,551 37	$3,203,170 91

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
78 shares N.Y., N.H. and Hartford R.R. Co.	$14,040 00	$4,500 00
69 " Adams Express Company, .	8,970 00	3,650 00
217 " Travelers' Insurance Company,	62,930 00	30,506 00
10 " Holyoke Water Power Co., .	2,250 00	630 00
53 " Mercantile Nat'l Bank, Hartford,	6,625 00	1,400 00
170 " Dayton & Mich. R. R. Co., pref.,	11,900 00	2,911 00
5 " Farmers' and Mech. Nat'l Bank,	650 00	440 00
20 " Hartford Carpet Company, .	4,200 00	1,980 00
471 " Willimantic Linen Company, .	23,550 00	19,350 00
30 " Chicago, R I & Pacific R.R. Co.,	3,540 00	2,340 00
100 " Russell & Erwin Manuf'g Co , .	12,500 00	10,000 00
480 " Seth Thomas Clock Co., . .	15,000 00	2,000 00
Shenandoah Valley R.R. bonds, 7's, . .	34,100 00	30,690 00
Shenandoah Valley R.R. bonds, 6's, gold, .	3,750 00	
Chicago & Northwestern R.R. $1,000 bond,	1,060 00	1,000 00
Ulster & Delaware R.R. Co. bond, . .	1,000 00	
Union Pacific R. R. Sinking Fund bond, .	1,180 00	900 00
11 shares Home Nat'l Bank, Meriden, .	1,320 00	2,250 00
16 " Meriden National Bank, . .	1,920 00	
10 " Union Pacific R.R. Co., . .	750 00	1,350 00
2 " National New Haven Bank, .	320 00	
2 " Chicago, Burl. and Quincy R.R.,	240 00	
5 " N. Y. and N. J. Telephone Co., .	475 00	
10 " Hartford S. B. Insp. and Ins. Co ,	800 00	6,970 00
200 " Mechanics' Nat'l Bank, N. Y., .	7,500 00	
80 " Willimantic Linen Co., . .	4,000 00	6,750 00
30 " New York and Harlem R.R. Co.	3,000 00	
1 " Hartford Carpet Co., . . .	210 00	
10 " American Loan and Trust Co., .	1,095 00	
Ind. and Cincinnati R.R. Co. bonds, . .	2,200 00	6,750 00
8 shares Hartford Carpet Co., . . .	1,680 00	
17 " Holyoke Water Power Co., .	3,825 00	
100 " Central Pacific R.R. Co., . .	6,500 00	5,000 00
200 " Meriden Gas-Light Co., . .	5,500 00	18,000 00
150 " Home Nat'l Bank, Meriden, .	18,000 00	

	Market value.	Loaned thereon.
240 shares Landers, Frary & Clark,	$9,000 00	$10,000 00
50 " So. New England Telephone Co.	8,250 00	
800 " Benedict & Burnham Mfg. Co.,	80,000 00	40,000 00
200 " So. N. England Telephone stock,	33,000 00	20,000 00
300 " Nat'l German American Bank,	33,000 00	25,000 00
Union Pacific R. R. Sinking Fund bonds,	62,540 00	50,000 00
	$492,370 00	$304,367 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$178,255 31	
Loans on mortg'e of real estate (first liens*),	161,380 00	
Interest due or accrued thereon,	4,141 40	
Stocks, bonds, etc., as per schedule,	3,203,170 91	
Loans on collateral security, as per schedule,	304,367 00	
Cash in the office of the company,	40,631 67	
Cash deposited in various banks,	325,259 62	
Interest due and accrued,	8,214 86	
Premiums in course of collection (gross),	242,049 61	
Rents due and accrued,	1,203 50	
Gross assets,		$4,468,673 88
Deduct special deposits in other States,		133,300 00
Balance,		$4,335,373 88

Liabilities.

Losses adjusted, unpaid,	$197,574 03	
disputed or resisted,	18,015 68	
Unearned premiums on outstanding risks,	1,197,467 47	
Commissions and brokerage,	33,625 00	
Gross liabilities, except capital,	$1,446,682 18	
Deduct liabilities on special deposits,	46,189 75	
		1,400,492 43
Surplus as regards policy-holders,		$2,934,881 45
Paid-up capital		2,000,000 00
Surplus over capital,		$934,881 45

Income.

Cash received for fire premiums,	$2,030,162 19	
Deduct reinsurance and return premiums,	133,589 05	
Net cash received for fire premiums,		$1,896,573 14

* Value of lands mortgaged, $216,000 00
Value of buildings thereon, 148,000 00
Amount of insurance held as collateral, 86,750 00

Interest received on mortgages,	$8,204 90
Interest and dividends received from all other sources,	205,818 44
Income from rents,	3,003 84
Gross cash income,	$2,113,600 32

Expenditures.

Cash paid for fire losses,	$1,214,389 12
Cash dividends paid,	280,000 00
Cash paid for commissions and brokerage,	310,065 81
for salaries of officers and employees,	90,188 44
for State and local taxes,	58,883 25
for incidentals,	152,099 66
Gross cash expenditures,	$2,105,626 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$188,849,029 00	$2,119,056 80
written during 1883,	179,644,231 00	2,030,162 19
Total,	$368,493,260 00	$4,149,218 99
Deduct risks expired and terminated,	167,061,314 00	1,882,052 08
In force at end of year,	$201,431,946 00	$2,267,166 91

Miscellaneous.

Premiums received from organization of company,	$29,742,194 29
Losses paid from organization of company,	17,695,723 26
Cash dividends declared from organization of company,	3,325,000 00
Dividends declared during the year (14 per cent.),	280,000 00
Fire losses incurred during the year,	1,157,519 69
Company's stock owned by directors,	176,800 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R I.

[Incorporated, 1799. Commenced business, 1799.]

Paid-up Capital, $400,000.

J H. DeWolf, *President.* J. B. Branch, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$200,000 00	$255,235 00
Union Pacific Railroad bonds,	10,000 00	11,725 00
Boston city bonds,	30,000 00	35,400 00
N. Y., Prov. and Boston Railroad bonds,	31,000 00	40,300 00

	Par value.	Market value.
Rennselaer and Saratoga Railroad bonds, .	$12,000 00	$16,080 00
Boston, Clinton and Fitchburg R.R. bonds,	2,000 00	2,250 00
Atlantic Mutual Insurance Co.'s scrip, .	1,260 00	1,260 00
50 shares Nat'l B'k of Commerce, N. Y., .	5,000 00	7,750 00
300 " N. Y. Mutual Gas-Light Co., .	30,000 00	37,800 00
800 " American Nat'l Bank, Prov., .	40,000 00	42,400 00
1600 " Blackstone Canal N. B'k, Prov.,	40,000 00	42,400 00
300 " Commercial Nat'l Bank, Prov.,	15,000 00	16,050 00
200 " Lime Rock Nat'l Bank, Prov., .	10,000 00	10,600 00
500 " Merchants' Nat'l Bank, Prov., .	25,000 00	34,500 00
200 " Mechanics' Nat'l Bank, Prov., .	10,000 00	14,200 00
300 " Nat'l B'k of N. America, Prov.,	15,000 00	20,550 00
300 " Nat'l B'k of Commerce, Prov., .	15,000 00	15,900 00
200 " Weybosset Nat'l Bank, Prov., .	10,000 00	12,900 00
500 " Providence Gas Company, .	25,000 00	31,500 00
50 " Bath Gas Light Company, .	5,000 00	5,000 00
200 " Chic., Burl. and Quincy R.R., .	20,000 00	24,150 00
500 " Chicago and Alton Railroad, .	50,000 00	67,000 00
What Cheer Corp. (real estate), Providence,	20,000 00	26,000 00
Rhode Island Hospital Trust Co. account, .	13,000 00	13,000 00
	$634,260 00	$783,950 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule, . .	$783,950 00	
Cash in the office of the company, . .	219 87	
Cash deposited in bank, ...	36,738 83	
Premiums in course of collection (net), .	86,542 76	
Notes taken for marine and inland risks, .	153,422 63	
Premiums more than 3 mos. due, $333 33		
Gross assets, ...		$1,060,874 09
Deduct special deposits in other States, ...		31,218 75
Balance, ...		$1,029,655 34

Liabilities.

Losses adjusted, unpaid, ...	$22,929 67
claimed and reported, . . .	129,034 21
disputed or resisted, . . .	6,805 28
Total amount of losses, ...	$158,769 16
Less reinsurance, ...	33,428 96
Net amount of unpaid losses, . . .	$125,340 20

Unearned premiums on outstanding risks,	$460,298 16	
Dividends to stockholders unpaid,	472 35	
Gross liabilities, except capital,	$586,110 71	
Deduct liabilities on special deposits,	11,148 51	
		$574,962 20
Surplus as regards policy-holders,		$454,693 14
Paid-up capital,		400,000 00
Surplus over capital,		$54,693 14

Income.

Cash received for fire premiums,	$636,416 64	
Deduct reinsurance and return premiums,	107,840 25	
Net cash received for fire premiums,		$528,576 39
Cash rec'd for marine and inl'd premiums,	$679,051 01	
Deduct reinsurance and return premiums,	213,315 96	
Net cash rec'd for marine and inland prem's,		465,735 05
Interest and dividends received from all sources,		36,938 74
Gross cash income,		$1,031,250 18

Expenditures.

Cash paid for fire losses,	$352,534 39	
Deduct salvage and reinsurance,	33,211 13	
Net cash paid for fire losses,		$319,323 26
Cash paid for marine and inland losses,	$558,214 77	
Deduct salvage and reinsurance,	158,939 13	
Net cash paid for marine and inland losses,		399,275 64
Cash dividends paid,		31,805 50
Cash paid for commissions and brokerage,		161,341 41
for salaries of officers and employees,		27,258 95
for State and local taxes,		17,609 67
for incidentals,		82,256 56
Gross cash expenditures,		$1,038,870 99

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$49,470,269 00	$488,789 30
written during 1883,	70,555,204 00	649,529 80
Total,	$120,025,473 00	$1,138,319 10
Deduct risks expired and terminated,	52,821,920 00	444,261 88
In force at end of year,	$67,203,553 00	$694,057 22
Deduct amount reinsured,	4,778,940 00	59,729 42
Net amount in force,	$62,424,613 00	$634,327 80

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$5,419,350 00	$154,139 10
written during 1883,	73,477,525 00	720,494 71
Total,	$78,896,875 00	$874,633 81
Deduct risks expired and terminated,	74,441,391 00	665,351 43
In force at end of year,	$4,455,484 00	$209,282 38
Deduct amount reinsured,	951,551 00	29,970 65
Net amount in force,	$3,503,933 00	$179,311 73

MISCELLANEOUS.

Premiums received from organization of company,	$9,339,602 25
Losses paid from organization of company,	5,129,752 81
Cash dividends declared from organization of company,	1,778,563 39
Dividends declared during the year (8 per cent.),	32,000 00
Fire losses incurred during the year,	350,576 43
Marine and inland losses incurred during the year,	386,938 31
Company's stock owned by directors,	53,450 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, NEW YORK.

[Incorporated Feb. 16, 1872. Commenced business Feb. 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* H. F. ATWOOD, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$118,156 25
Rochester city bonds,	20,000 00	26,000 00
Georgia State bonds,	25,000 00	28,000 00
Pullman Palace Car Company stock,	20,000 00	23,600 00
German American Bank stock,	10,000 00	10,000 00
	$175,000 00	$205,756 25

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$1,822 82
Loans on mort'ge of real estate (first liens),	255,110 00
Interest due or accrued thereon,	7,075 75
Stocks, bonds, etc., as per schedule,	205,756 25
Cash in the office of the company,	2,904 91

Cash deposited in bank,	$48,494 74	
Interest due and accrued,	457 35	
Premiums in course of collection (gross),	53,401 83	
Gross assets,		$575,023 65
Deduct special deposits in other States,		50,025 00
Balance,		$524,998 65

Liabilities.

Losses adjusted, unpaid,	$3,625 30	
claimed and reported,	22,607 43	
disputed or resisted,	1,602 27	
Unearned premiums on outstanding risks,	208,389 32	
Commissions and brokerage,	3,480 00	
Gross liabilities, except capital,	$239,704 32	
Deduct liabilities on special deposits,	26,141 20	
		213,563 12
Surplus as regards policy-holders,		$311,435 53
Paid-up capital,		200,000 00
Surplus over capital,		$111,435 53

Income.

Cash received for fire premiums,	$394,812 06	
Deduct reinsurance and return premiums,	68,188 27	
Net cash received for fire premiums,		$326,623 79
Interest received on bonds and mortgages,		15,873 51
Interest and dividends received from all other sources,		5,483 55
Income from all other sources,		1,728 46
Gross cash income,		$349,709 31

Expenditures.

Cash paid for fire losses,	$167,385 28	
Deduct salvage and reinsurance,	5,058 54	
Net cash paid for fire losses,		$162,326 74
Cash dividends paid,		16,000 00
Cash paid for commissions and brokerage,		78,042 11
for salaries of officers and employees,		11,897 18
for State and local taxes,		9,923 29
for incidentals,		18,536 64
Gross cash expenditures,		$296,725 96

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$29,211,329 00	$304,842 46
written during 1883,	38,792,831 00	412,926 43
Total,	$68,004,160 00	$717,768 89
Deduct risks expired and terminated,	29,674,817 00	298,489 44
In force at end of year,	$38,329,343 00	$419,279 45
Deduct amount reinsured,	1,293,760 00	17,918 01
Net amount in force,	$37,035,583 00	$401,361 44

Miscellaneous.

Premiums received from organization of company,	$2,414,477 87
Losses paid from organization of company,	1,240,407 19
Cash dividends declared from organization of company,	183,000 00
Dividends declared during the year (8 per cent.),	16,000 00
Fire losses incurred during the year,	168,193 47
Company's stock owned by directors,	25,450 00

RUTGERS FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Oct 3, 1853. Commenced business Oct. 10, 1853.]

Paid-up Capital, $200,000.

Edward B. Fellows, *President.* Joseph F. Hanford, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
42d St. and Grand St. Ferry R.R. bonds,	$6,000 00	$6,900 00
District of Columbia bonds,	50,000 00	55,500 00
500 shares N. Y. Cent'l and Hud. Riv. R.R.,	50,000 00	57,500 00
500 " Del., Lacka. and Western R R.,	25,000 00	29,500 00
	$131,000 00	$149,400 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
100 shares Tradesmen's Nat'l Bank,	$4,400 00	$4,000 00
25 " City Fire Insurance Co.,	2,223 50	
30 " Phenix Fire Insurance Co,	2,250 00	5,000 00
50 " People's Fire Insurance Co.,	2,875 00	

	Market value.	Loaned thereon.
10 shares Stuyvesant Safe Deposit Co., .	$1,000 00	
25 " Knickerbocker Fire Ins. Co , .	675 00	$5,000 00
20 " Manhattan Life Insurance Co., .	5,500 00	
5 " American Exch. Fire Ins Co., .	570 00	450 00
260 " North River Fire Ins. Co., . .	7,018 00	4,000 00
84 " Stuyvesant Insurance Co , .	2,625 00	1,200 00
Central Park, N. and E. River R.R. bonds,	2,400 00	2,000 00
Houston St., West St. and Pavonia Ferry R.R. bonds, ...	560 00	300 00
	$32,096 50	$21,950 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate, .	$98,000 00	
Loans on mort'ge of real estate (first liens*),	115,500 00	
Interest due or accrued thereon, . . .	1,764 00	
Stocks, bonds, etc., as per schedule, . .	149,400 00	
Loans on collateral security, as per schedule,	21,950 00	
Cash in the office of the company, . .	5,962 62	
Cash deposited in bank, ...	8,946 92	
Interest due and accrued, ...	2,485 42	
Premiums in course of collection (net), .	843 67	
Rents due and accrued, ...	50 00	
Premiums more than 3 months due, $364 02		
Gross assets, ...		$104,902 63

Liabilities.

Losses adjusted, unpaid, ...	$1,600 82	
claimed and reported, . . .	500 00	
Unearned premiums on outstanding risks, .	39,538 63	
Gross liabilities, except capital, . .		41,639 45
Surplus as regards policy-holders, ...		$363,263 18
Paid-up capital, ...		200,000 00
Surplus over capital, ...		$163,263 18

Income.

Cash received for fire premiums, . .	$82,430 79	
Deduct reinsurance and return premiums, .	6,576 77	
Net cash received for fire premiums, . .		$75,854 02

* Value of lands mortgaged, ... $152,600 00
Value of buildings thereon, ... 154,200 00
Amount of insurance held as collateral, . 99,100 00

Interest received on bonds and mortgages,	$7,693 34
Interest and dividends received from all other sources,	12,817 06
Income from rents,	2,857 17
Gross cash income,	$99,221 59

Expenditures.

Cash paid for fire losses,	$22,308 40	
Deduct salvage and reinsurance,	394 26	
Net cash paid for fire losses,		$21,914 14
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		12,829 15
for salaries of officers and employees,		14,583 31
for State and local taxes,		5,518 28
for incidentals,		5,784 14
for repairs on real estate,		1,871 81
Gross cash expenditures,		$82,500 83

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$11,989,674 00	$81,555 25
written during 1883,	13,568,671 00	82,631 36
Total,	$25,558,345 00	$164,186 61
Deduct risks expired and terminated,	12,799,164 00	83,667 46
In force at end of year,	$12,759,181 00	$80,519 15
Deduct amount reinsured,	230,573 00	1,434 90
Net amount in force,	$12,528,608 00	$79,084 25

Miscellaneous.

Premiums received from organization of company,	$2,500,649 49
Losses paid from organization of company,	948,212 99
Cash dividends declared from organization of company,	880,000 00
Dividends declared during the year (10 per cent),	20,000 00
Fire losses incurred during the year,	22,431 55
Company's stock owned by directors,	54,300 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated April, 1841. Commenced business April, 1841.]

PAID-UP CAPITAL, $200,000.

CHARLES PETERSON, *President.* H. MASON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Tradesmen's Nat'l B'k stock, New Haven,	$1,200 00	$1,920 00
Second Nat'l Bank stock, New Haven,	15,500 00	24,025 00
Merchants' Nat'l Bank stock, New Haven,	10,000 00	12,200 00
New Haven County Nat'l Bank stock,	6,000 00	8,400 00
New Haven Nat'l Bank stock,	8,700 00	14,455 00
Yale Nat'l Bank stock, New Haven,	15,000 00	17,700 00
Amer. Exchange Nat'l Bank stock, N. Y.,	10,000 00	13,000 00
Commerce Nat'l Bank stock, N. Y.,	5,000 00	7,700 00
N. Y., N. H. and Hartford Railroad stock,	23,100 00	41,118 00
Shore Line Railroad stock (Conn.)	7,700 00	11,935 00
Boston and New York Railroad stock,	10,000 00	8,200 00
N. Y. Central and Hudson River R.R. stock,	10,000 00	11,200 00
Chicago, Bur. and Quincy R.R. stock,	10,000 00	12,100 00
New Haven Water Company stock,	6,250 00	10,250 00
New Haven Water Company scrip,	1,280 00	2,080 00
New Haven and Northampton R.R. bonds,	15,000 00	16,800 00
Holyoke and Westfield R.R. bonds,	7,000 00	7,490 00
Housatonic Railroad bonds,	10,000 00	10,000 00
	$171,730 00	$230,573 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
New Haven and Northampton R.R. bonds,	$4,480 00	
Second National Bank stock,	3,875 00	$10,500 00
Tradesmen's National Bank stock,	4,000 00	
Fairhaven and Westville H. R.R. stock,	2,700 00	
New Haven Water Company stock,	1,804 00	1,600 00
	$16,859 00	$12,100 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$58,700 00
Interest due or accrued thereon,	33 75
Stocks, bonds, etc., as per schedule,	230,573 00

Value of lands mortgaged,	$66,400 00
Value of buildings thereon,	55,100 00
Amount of insurance held as collateral,	55,100 00

Loans on collateral security, as per schedule,	$12,100 00	
Cash in the office of the company,	313 13	
Cash deposited in bank,	37,235 17	
Interest due and accrued,	734 36	
Premiums in course of collection (gross),	17,449 85	
Notes taken for marine and inland risks,	1,104 89	
Reinsurance due,	348 32	
Gross assets,		$358,592 47

LIABILITIES.

Losses adjusted, unpaid,	$1,254 69	
claimed and reported,	19,370 23	
disputed or resisted,	2,491 67	
Total amount of losses,	$23,116 59	
Less reinsurance,	908 00	
Net amount of unpaid losses,	$22,208 59	
Unearned premiums on outstanding risks,	102,427 70	
Commissions, brokerage, etc.,	3,261 30	
Gross liabilities, except capital,		127,897 59
Surplus as regards policy-holders,		$230,694 88
Paid-up capital,		200,000 00
Surplus over capital,		$30,694 88

INCOME.

Cash received for fire premiums,	$224,591 27	
Deduct reinsurance and return premiums,	41,361 77	
Net cash received for fire premiums,		$183,229 50
Cash rec'd for marine and inland premiums,	$114,915 04	
Deduct reinsurance and return premiums,	13,433 93	
Net cash rec'd for marine and inland prem's,		101,481 11
Interest received on bonds and mortgages,		3,052 90
Interest and dividends received from all other sources,		14,177 43
Income from old accounts,		668 12
Gross cash income,		$302,609 06

EXPENDITURES.

Cash paid for fire losses,	$122,099 63	
Deduct salvage and reinsurance,	9,748 56	
Net cash paid for fire losses,		$112,351 07
Cash paid for marine and inland losses,	$102,719 66	
Deduct salvage and reinsurance,	8,233 85	
Net cash paid for marine and inland losses,		94,485 81

Cash dividends paid,	$12,000 00
Cash paid for commissions and brokerage,	46,784 10
for salaries of officers and employees,	20,217 07
for State and local taxes,	2,722 90
Gross cash expenditures,	$288,560 95

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$13,192,860 00	$148,630 36
written during 1883,	20,178,352 00	225,190 45
Total,	$33,371,212 00	$373,820 81
Deduct risks expired and terminated,	16,635,635 00	188,193 35
In force at end of year,	$16,735,577 00	$185,627 46
Deduct amount reinsured,	793,401 00	10,070 91
Net amount in force,	$15,942,176 00	$175,556 55
Marine risks outstanding Dec. 31, 1882,	$713,237 00	$20,942 18
written during 1883,	19,706,695 00	109,558 65
Total,	$20,419,932 00	$130,500 83
Deduct risks expired and terminated,	19,552,046 00	113,794 79
In force at end of year,	$867,886 00	$16,706 04
Deduct amount reinsured,	55,225 00	1,390 65
Net amount in force,	$812,661 00	$15,315 39

Miscellaneous.

Premiums received from organization of company,	$3,510,646 84
Losses paid from organization of company,	2,524,384 31
Cash dividends declared from organization of company,	290,281 00
Dividends declared during the year (6 per cent.),	12,000 00
Fire losses incurred during the year,	115,548 14
Marine and inland losses incurred during the year,	95,491 54
Company's stock owned by directors,	39,350 00

SPRING GARDEN INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 28, 1835. Commenced business Aug. 29, 1835.]

PAID-UP CAPITAL, $400,000.

NELSON F. EVANS, *President.* JACOB E. PETERSON, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$30,000 00	$37,800 00
Cincinnati city bonds,	20,000 00	26,200 00
North Pennsylvania Railroad bonds,	30,000 00	36,500 00
Philadelphia and Reading R.R. bonds,	20,000 00	25,400 00
Pittsburg, Cin. and St. Louis R.R. bonds,	30,000 00	36,300 00
Delaware and Bound Brook R.R. bonds,	20,000 00	25,400 00
Pennsylvania Railroad bonds,	10,000 00	12,200 00
Lehigh Valley Railroad bonds,	20,000 00	24,400 00
Texas Pacific Railroad bonds,	20,000 00	18,200 00
Northern Central Railroad bonds,	20,000 00	20,000 00
New Orleans Pacific Railroad bonds,	20,000 00	18,000 00
People's Passenger Railway bonds,	10,000 00	10,500 00
Lehigh Coal and Navigation Co. bonds,	20,000 00	24,800 00
American Steamship Co. bonds,	5,000 00	5,400 00
Kansas City Water Works bonds,	10,000 00	10,700 00
New York, W. Shore & Buffalo R.R. bonds,	10,000 00	6,800 00
Terre Haute and Logansport R.R. bonds,	20,000 00	20,800 00
400 shares Manufacturers' Nat'l Bank,	10,000 00	10,800 00
314 " Penn Nat'l Bank,	15,700 00	21,980 00
100 " Commercial Nat'l Bank,	5,000 00	6,000 00
	$345,700 00	$398,180 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Northern Central Railroad bonds,	$2,020 00	$1,750 00
110 shares Central Nat'l Bank,	31,350 00	25,000 00
Bell's Gap Railroad bonds,	2,800 00	2,250 00
45 shares Atchison, Topeka and S. F. R.R.,	3,600 00	3,250 00
United States bonds,	87,500 00	74,500 00
42 shares Pennsylvania Railroad,	2,436 00	2,500 00
Lehigh Coal and Navigation Co. bonds,	560 00	
Philadelphia and Reading R.R. bonds,	1,180 00	1,300 00
25 shares Insurance Co. of North America,	775 00	
Philadelphia and Reading Railroad bonds,	4,560 00	4,000 00
100 shares Pennsylvania Railroad,	5,800 00	5,000 00
Northern Pacific Railroad bonds,	2,060 00	1,750 00
20 shares Western Nat'l Bank,	2,000 00	1,700 00

	Market value.	Loaned thereon.
Chicago, Milwaukee & St. Paul R.R. bonds,	$2,820 00	
10 shares Pennsylvania Railroad,	580 00	$3,500 00
11 " Western Telegraph Co.,	814 00	
100 " Pennsylvania Railroad,	5,800 00	5,000 00
United States bonds,	31,250 00	27,500 00
Stillwater and St. Paul R.R. bonds,	9,500 00	
American S S. Co. bonds,	540 00	15,000 00
50 shares Pennsylvania Railroad,	2,900 00	
50 " New Jersey Central Railroad,	4,150 00	
	$204,995 00	$174,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$249,200 00	
Loans on mort'ge of real estate (first liens*),	320,300 00	
Interest due or accrued thereon,	7,045 50	
Stocks, bonds, etc., as per schedule,	398,180 00	
Loans on collateral security, as per schedule,	174,000 00	
Cash in the office of the company,	3,082 61	
Cash deposited in bank,	24,963 19	
Interest due and accrued,	3,207 27	
Premiums in course of collection (net),	2,390 69	
Rents due and accrued,	219 02	
Gross assets,		$1,182,588 28

Liabilities.

Losses claimed and reported,	$9,490 00	
Less reinsurance,	1,325 00	
Net amount of unpaid losses,	$8,165 00	
Unearned premiums on outstanding risks,	50,278 49	
Reclaimable on perpetual fire policies,	315,462 70	
State and local taxes,	350 00	
Gross liabilities, except capital,		374,256 19
Surplus as regards policy-holders,		$808,332 09
Paid up capital,		400,000 00
Surplus over capital,		$408,332 09

Income.

Cash received for fire premiums,	$107,540 82	
Deduct reinsurance and return premiums,	14,054 41	
Net cash received for fire premiums,		$93,486 41

* Total value of property mortgaged, $501,000 00
Amount of insurance held as collateral, 292,500 00

Interest and dividends received from all sources,		$44,772 14
Income from rents,		17,201 02
from surveys, transfers, etc.,		984 75
from perpetuals,		556 32
Deposits received for perpetual fire risks,	$23,197 84	
Gross cash income,		$157,000 64

Expenditures.

Cash paid for fire losses,	$34,005 61	
Deduct salvage and reinsurance,	1,896 17	
Net cash paid for fire losses,		$32,109 44
Cash dividends paid,		64,000 00
Cash paid for commissions and brokerage,		15,694 95
for salaries of officers and employees,		12,756 96
for State and local taxes,		9,372 86
for incidentals,		5,172 36
for repairs on real estate,		3,439 21
Deposits returned on perpetual fire risks,	$9,873 75	
Gross cash expenditures,		$142,545 78

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$6,574,862 00	$61,042 21
written during 1883,	12,276,491 00	106,719 42
Total,	$18,851,353 00	$167,761 63
Deduct risks expired and terminated,	8,618,851 00	65,544 38
In force at end of year,	$10,232,502 00	$102,217 25
Deduct amount reinsured,	779,352 00	6,519 07
Net amount in force,	$9,453,150 00	$95,698 18
Perpetual risks (not included above),	$14,068,851 00	$341,040 76

Miscellaneous.

Losses paid from organization of company,	$1,744,705 84
Cash dividends declared from organization of company,	961,215 00
Dividends declared during the year (16 per cent.),	64,000 00
Fire losses incurred during the year,	35,417 72
Company's stock owned by directors,	202,400 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, $200,000.

WM. M. ST. JOHN, *President.* ROBERT H. MYERS, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$250,000 00	$298,000 00
N. Y. Central and Hudson River R.R,	30,000 00	33,600 00
	$280,000 00	$331,600 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$11,900 00	
Loans on mortg'e of real estate (first liens*),	20,500 00	
Interest due or accrued thereon,	102 50	
Stocks, bonds, etc., as per schedule,	331,600 00	
Cash in the office of the company,	2,061 17	
Cash deposited in bank,	10,681 33	
Interest due and accrued,	1,425 00	
Premiums in course of collection (gross),	7,724 50	
Premiums more than 3 mos. due, $106 10		
Gross assets,†		$385,994 50

LIABILITIES.

Losses adjusted, unpaid,	$3,260 65	
claimed and reported,	7,288 00	
disputed or resisted,	1,259 18	
Unearned premiums on outstanding risks,	50,387 70	
Due and accrued for rent, salaries, etc.,	401 39	
State and local taxes,	498 52	
Commissions and brokerage,	1,122 12	
Return premiums,	762 03	
Gross liabilities, except capital,		64,979 59
Surplus as regards policy-holders,		$321,014 91
Paid-up capital,		200,000 00
Surplus over capital,		$121,014 91

* Value of lands mortgaged, $14,000 00
Value of buildings thereon, 25,500 00
Amount of insurance held as collateral, 20,500 00

† Including $78,000 Special Reserve Fund held under New York law.

Income.

Cash received for fire premiums,	$107,658 17	
Deduct reinsurance and return premiums,	12,954 34	
Net cash received for fire premiums,		$94,703 83
Interest received on bonds and mortgages,		1,249 25
Interest and dividends received from all other sources,		12,520 57
Income from rents,		1,184 50
Gross cash income,		$109,658 15

Expenditures.

Cash paid for fire losses,	$81,435 53	
Deduct salvage and reinsurance,	5,880 56	
Net cash paid for fire losses,		$75,554 97
Cash dividends paid,		14,000 00
Cash paid for commissions and brokerage,		13,677 64
for salaries of officers and employees,		12,594 99
for State and local taxes,		3,161 31
for incidentals,		10,257 27
Gross cash expenditures,		$129,246 18

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$12,900,498 00	$102,341 98
written during 1883,	17,494,918 00	107,968 24
Total,	$30,395,416 00	$210,310 22
Deduct risks expired and terminated,	16,363,294 00	107,096 42
In force at end of year,	$14,032,122 00	$103,213 80
Deduct amount reinsured,	836,265 00	3,267 02
Net amount in force,	$13,195,857 00	$99,946 78

Miscellaneous.

Premiums received from organization of company,	$2,618,216 02
Losses paid from organization of company,	1,554,155 58
Cash dividends declared from organization of company,	511,020 00
Dividends declared during the year (7 per cent.),	14,000 00
Fire losses incurred during the year,	72,822 19
Company's stock owned by directors,	45,000 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Dec. 2, 1864. Commenced business Dec. 2, 1864.]

PAID-UP CAPITAL, $500,000.

NICHOLAS C. MILLER, *President.* JAMES M. HODGES, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$325,000 00	$348,218 75
Kansas Pacific R R. bonds,	10,000 00	9,700 00
Chicago, Mil. and St Paul R.R. bonds,	45,000 00	45,650 00
Missouri Pacific R.R. bonds,	20,000 00	22,600 00
Chicago, St. Louis and N. O. R.R. bonds,	20,000 00	21,200 00
25 shares Nassau Bank,	2,500 00	3,500 00
45 " German American Bank,	3,375 00	3,408 75
	$425,875 00	$454,277 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
11 shares Shoe and Leather Bank,	$1,540 00	$1,200 00
6 " Park Fire Insurance Co.,	675 00	300 00
Peru Iron and Steel Co. bonds,	550 00	400 00
10 shares Manhattan Life Ins. Co.,	2,500 00	1,000 00
40 " Pacific Fire Ins. Co,	1,910 00	
20 " Rutgers Fire Ins. Co.,	600 00	
20 " American Fire Ins. Co.,	1,500 00	4,125 00
20 " Citizens' Fire Ins. Co.,	600 00	
Citizens' Fire Ins. Co. scrip,	140 00	
	$10,015 00	$7,025 09

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$21,500 00
Loans on mortg'e of real estate (first liens*),	119,501 80
Interest due or accrued thereon,	3,109 13
Stocks, bonds, etc., as per schedule,	454,277 50
Loans on collateral security, as per schedule,	7,025 00

* Value of lands mortgaged, $154,000 00
Value of buildings thereon, 152,000 00
Amount of insurance held as collateral, 127,300 00

Cash in the office of the company,	$11,734 31	
Cash deposited in bank,	12,193 10	
Interest due and accrued,	168 75	
Premiums in course of collection (gross),	71,422 28	
Rents due and accrued,	4,068 43	
Reinsurance due,	3,316 93	
Salvage claim,	500 00	
Gross assets,		$708,817 23

Liabilities.

Losses adjusted, unpaid,	$32,505 74	
claimed and reported,	9,851 66	
disputed or resisted,	2,750 00	
Unearned premiums on outstanding risks,	143,024 50	
Due and accrued for rent, salaries, etc.,	1,500 00	
Due for borrowed money,	10,000 00	
Commissions and brokerage,	2,306 20	
Return premiums,	207 10	
Gross liabilities, except capital,		202,145 20
Surplus as regards policy-holders,		$506,672 03
Paid-up capital,		500,000 00
Surplus over capital,		$6,672 03

Income.

Cash received for fire premiums,	$412,742 22	
Deduct reinsurance and return premiums,	92,820 25	
Net cash received for fire premiums,		$319,921 97
Interest received on bonds and mortgages,		7,153 49
Interest and dividends received from all other sources,		18,929 54
Income from rents,		1,163 00
Gross cash income,		$347,168 00

Expenditures.

Cash paid for fire losses,	$291,335 68	
Deduct salvage and reinsurance,	87,427 94	
Net cash paid for fire losses,		$203,907 74
Cash paid for commissions and brokerage,		55,616 01
for salaries of officers and employees,		29,658 22
for State and local taxes,		11,001 67
for incidentals,		32,664 87
Gross cash expenditures,		$332,848 51

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$29,354,986 00	$303,552 96
written during 1883,	42,337,683 00	402,378 23
Total,	$71,692,669 00	$705,931 19
Deduct risks expired and terminated,	38,146,833 00	348,586 80
In force at end of year,	$33,545,836 00	$357,344 39
Deduct amount reinsured,	5,840,756 00	73,700 11
Net amount in force,	$27,705,080 00	$283,644 28

Miscellaneous.

Premiums received from organization of company,	$4,031,882 91
Losses paid from organization of company,	2,314,671 04
Cash dividends declared from organization of company,	390,791 77
Fire losses incurred during the year,	232,349 46
Company's stock owned by directors,	143,200 00

STERLING FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated Jan. 18, 1864. Commenced business Jan. 18, 1864.]

Paid-up Capital, $350,000.

Andrew L. Soulard, *President.* Louis P. Bayard, *Secretary.*

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$47,000 00	
Interest due or accrued thereon,	222 90	
United States bonds,	368,005 00	
Cash in the office of the company,	1,100 45	
Cash deposited in bank,	14,088 71	
Premiums in course of collection (gross),	16,014 83	
Premiums more than 3 mos. due,	$228 79	
Gross assets,		$446,431 89

* Value of lands mortgaged, $64,500 00
Value of buildings thereon, 43,000 00
Amount of insurance held as collateral, 37,230 00

Liabilities.

Losses adjusted, unpaid,	$815 43	
claimed and reported,	9,380 00	
Unearned premiums on outstanding risks,	58,797 17	
State and local taxes,	315 00	
Commissions and brokerage,	2,500 00	
Gross liabilities, except capital,		$71,807 60
Surplus as regards policy-holders,		$374,624 29
Paid-up capital,		350,000 00
Surplus over capital,		$24,624 29

Income.

Cash received for fire premiums,	$124,869 25	
Deduct reinsurance and return premiums,	16,268 19	
Net cash received for fire premiums,		$108,601 06
Interest received on bonds and mortgages,		2,675 00
Interest and dividends received from all other sources,		12,158 18
Gross cash income,		$123,434 24

Expenditures.

Cash paid for fire losses,	$60,583 61	
Deduct salvage and reinsurance,	5,619 98	
Net cash paid for fire losses,		$54,963 63
Net cash paid for marine and inland losses,		272 85
Cash paid for commissions and brokerage,		22,247 28
for salaries of officers and employees,		18,341 66
for State and local taxes,		2,632 61
for incidentals,		12,906 55
Gross cash expenditures,		$111,364 58

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$13,386,446 00	$85,928 20
written during 1883,	18,326,765 00	132,223 67
Total,	$31,713,211 00	$218,151 87
Deduct risks expired and terminated,	16,285,203 00	97,639 61
In force at end of year,	$15,428,008 00	$120,512 26
Deduct amount reinsured,	993,920 00	8,124 75
Net amount in force,	$14,434,088 00	$112,387 51
Marine risks outstanding Dec. 31, 1882,	$20,000 00	$1,025 00
Deduct risks expired and terminated,	20,000 00	1,025 00

MISCELLANEOUS.

Premiums received from organization of company,	$1,301,332 00
Losses paid from organization of company,	616,317 00
Cash dividends declared from organization of company,	261,000 00
Fire losses incurred during the year,	58,667 86
Marine and inland losses incurred during the year,	272 85
Company's stock owned by directors,	84,900 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1854. Commenced business May, 1854.]

PAID-UP CAPITAL, $500,000.

C. H. BIGELOW, *President.* C. B. GILBERT, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$62,000 00
270 shares First National Bank, St. Paul,	27,000 00	43,200 00
240 " Merch. National Bank, St. Paul,	24,000 00	36,000 00
100 " Bank of Minnesota, St. Paul,	10,000 00	12,000 00
40 " St. Paul National Bank, St. Paul,	4,000 00	4,200 00
20 " First Nat'l Bank, Alexandria,	2,000 00	2,000 00
25 " St. Paul Trust Co., St. Paul,	2,500 00	2,500 00
30 " First Nat'l Bank, St. Peter,	3,000 00	3,750 00
50 " First National Bank, Glencoe,	5,000 00	5,000 00
30 " St. Paul and S. C. R.R.,	3,000 00	1,500 00
St. Paul & S. C. R.R. Land Cont's, first lien,	412 28	412 28
Chicago, St. P., M. & O. R.R Co. bonds,	10,000 00	10,800 00
385 shares St. P. Warehouse & Elevator Co.,	19,250 00	19,250 00
St. Paul Warehouse & Elevator Co. bonds,	10,000 00	10,000 00
City of Minneapolis bonds,	1,500 00	1,650 00
Stillwater bonds,	10,000 00	11,000 00
Mankato bonds,	8,500 00	8,500 00
Town of Detroit bonds,	3,755 00	4,060 50
Vernon Center bonds,	7,500 00	7,500 00
Jo. Daviess bonds,	5,500 00	5,500 00
Elmore bonds,	6,500 00	6,500 00
Garden City bonds,	7,000 00	7,000 00
Winnebago City bonds,	15,000 00	15,000 00
Pilot Grove bonds,	5,000 00	5,000 00
Oakwood bonds,	7,500 00	7,500 00
Blue Earth City bonds,	36,000 00	36,000 00
Granite Falls bonds,	1,500 00	1,500 00

	Par value.	Market value.
County of Pine bonds,	$7,757 00	$8,532 70
Rock bonds,	24,000 00	27,600 00
Cass bonds,	10,500 00	10,500 00
Ramsey bonds,	1,000 00	1,100 00
Barnes, D. T., bonds,	30,000 00	31,800 00
Grand Forks, D. T., bonds,	4,000 00	4,200 00
Grant school district bonds,	4,000 00	4,000 00
Yellow Medicine sch'l dist. b'ds,	700 00	700 00
Otter Tail school district bonds,	500 00	500 00
Griggs, D. T , school dist. bonds,	500 00	500 00
Cass, D. T., school dist. bonds,	1,500 00	1,500 00
Barnes, D. T., school dist. b'ds,	1,500 00	1,500 00
Barnes, D. T., school dist. orders,	2,141 95	2,141 95
Cass, D. T., school dist orders,	10,979 50	10,979 50
Wilkin warrants,	5,290 67	5,290 67
Chippewa warrants,	1,483 46	1,483 46
Cass, D. T., warrants,	47 00	47 00
Barnes, D. T., warrants,	919 73	919 73
Traill, D. T., warrants,	120 75	120 75
Ransom warrants,	96 00	96 00
	$392,453 34	$442,834 54

Securities held as collateral for cash loans: —

		Market value.	Loaned thereon.
205	shares First National Bank, St. Paul,	$32,800 00	$19,100 00
85	" Second National Bank, St. Paul,	17,000 00	12,000 00
740	" Merchants' Nat'l Bank, St. Paul,	111,000 00	75,000 00
150	" St. Paul Bank, St. Paul,	15,750 00	10,000 00
72	" Savings Bank, St. Paul,	7,200 00	5,800 00
350	" Bank of Minnesota, St. Paul,	42,000 00	19,000 00
50	" Union Nat'l Bank, Minneapolis,	5,000 00	3,200 00
50	" Lumberman's N. B'k, Stillwater,	6,250 00	5,000 00
50	" Continental Nat'l B'k, Chicago,	6,250 00	5,000 00
2339	" St. P. & S. C. R.R. Co.'s sp. land,	127,530 00	81,533 94
300	" Island Power Co., Minneapolis,	22,500 00	15,000 00
400	" Pioneer Press Co., St. Paul,	20,000 00	10,000 00
St. Paul Harvester Works bonds,		6,000 00	4,000 00
		$419,280 00	$264,633 94

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$103,364 56
Loans on mort'ge of real estate (first liens*),	149,574 28
Interest due or accrued thereon,	3,404 78

* Value of lands mortgaged, $193,100 00
Value of buildings thereon, 146,500 00
Amount of insurance held as collateral, 116,535 00

Stocks, bonds, etc., as per schedule,	$442,834 54	
Loans on collateral security, as per schedule,	264,633 94	
Cash in the office of the company,	3,466 40	
deposited in bank,	85,509 67	
Interest due and accrued,	14,246 86	
Premiums in course of collection (gross),	21,906 60	
Notes taken for marine and inland risks,	10,026 57	
Rents due and accrued,	658 94	
Reinsurance due,	1,400 73	
Gross assets,*		$1,101,027 87

Liabilities.

Losses adjusted, unpaid,	$19,138 42	
claimed and reported,	32,334 10	
disputed or resisted,	3,250 00	
Total amount of losses,	$54,722 52	
Less reinsurance,	11,000 00	
Net amount of unpaid losses,	$43,722 52	
Unearned premiums on outstanding risks,	310,492 94	
Commissions and brokerage,	2,346 98	
Gross liabilities, except capital,		356,562 44
Surplus as regards policy-holders,		$744,465 43
Paid-up capital,		500,000 00
Surplus over capital,		$244,465 43

Income.

Cash received for fire premiums,	$575,569 97	
Deduct reinsurance and return premiums,	105,702 33	
Net cash received for fire premiums,		$469,867 64
Cash rec'd for marine and inland prem's,	$42,155 58	
Deduct reinsurance and return premiums,	4,881 08	
Net cash rec'd for marine and inl'd prem's,		37,274 50
Interest received on bonds and mortgages,		9,500 37
Interest and dividends received from all other sources,		55,552 00
Income from rents,		7,366 91
Gross cash income,		$579,561 42

* The company holds, also, instalment premium notes to the amount of $195,754.32, which do not enter into nor form any part of the assets of the company, as no portion of them is earned. Whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the reinsurance liability, the entire sum consisting of "unearned premiums."

Expenditures.

Cash paid for fire losses,	$348,776 55	
Deduct salvage and reinsurance,	45,592 64	
Net cash paid for fire losses,		$303,183 91
Cash paid for marine and inland losses,	$32,143 90	
Deduct salvage and reinsurance,	5,442 40	
Net cash paid for marine and inland losses,		26,701 50
Cash dividends paid,		50,000 00
Cash paid for commissions and brokerage,		73,074 68
for salaries of officers and employees,		29,231 21
for State and local taxes,		8,998 39
for incidentals,		26,721 74
Gross cash expenditures,		$517,911 43

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$45,010,915 00	$558,376 80
written during 1883,	41,988,450 00	568,743 77
Total,	$86,999,365 00	$1,127,120 57
Deduct risks expired and terminated,	37,771,410 00	498,144 60
In force at end of year,	$49,227,955 00	$628,975 97
Deduct amount reinsured,	4,748,923 00	50,046 66
Net amount in force,	$44,479,032 00	$578,929 31
Marine risks outstanding Dec. 31, 1882,	$91,751 00	$4,891 00
written during 1883,	6,724,784 00	46,945 01
Total,	$6,816,535 00	$51,836 01
Deduct risks expired and terminated,	6,654,355 00	39,945 01
In force at end of year,	$162,180 00	$11,891 00

Miscellaneous.

Premiums received from organization of company,	$6,323,262 28
Losses paid from organization of company,	3,886,371 32
Cash dividends declared from organization of company,	616,696 47
Dividends declared during the year (10 per cent.),	50,000 00
Fire losses incurred during the year,	311,800 82
Inland losses incurred during the year,	28,459 17
Company's stock owned by directors,	273,700 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Reorganized May, 1872.]

PAID-UP CAPITAL, $500,000.

E. BUCKINGHAM, *President.* R. J. SMITH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$350,000 00	$434,000 00
Cook county bonds,	43,000 00	46,957 50
Evanston water bonds,	15,000 00	17,100 00
Chicago city bonds,	13,000 00	15,130 00
Chicago City Railroad bonds,	20,000 00	19,000 00
Chicago City Railroad stock,	60,000 00	139,800 00
Chicago, Mil. and St. Paul R.R. bonds,	50,000 00	59,750 00
Chicago and North Western R.R. bonds,	50,000 00	62,000 00
Chicago, Burl. and Quincy R.R. bonds,	50,000 00	44,750 00
Lincoln Park bonds,	6,000 00	6,240 00
American Express Co. stock,	30,000 00	27,300 00
	$687,000 00	$872,027 50

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$137,195 98	
Stocks, bonds, etc., as per schedule,	872,027 50	
Cash in the office of the company,	720 01	
Cash deposited in bank,	68,137 41	
Interest due and accrued,	4,001 66	
Premiums in course of collection (gross),	46,218 36	
Reinsurance and rents due,	37,077 18	
Gross assets,		$1,165,378 10

LIABILITIES.

Losses adjusted, unpaid,	$12,767 18	
claimed and reported,	26,535 00	
disputed or resisted,	7,064 78	
Total amount of losses,	$46,366 96	
Less reinsurance,	2,264 65	
Net amount of unpaid losses,	$44,102 31	
Unearned premiums on outstanding risks,	217,462 40	
Commissions and brokerage,	8,046 15	
Miscellaneous,	33,952 86	
Gross liabilities, except capital,		303,563 72
Surplus as regards policy-holders,		$861,814 38
Paid-up capital,		500,000 00
Surplus over capital,		$361,814 38

Income.

Cash received for fire premiums,	$507,364 85	
Deduct reinsurance and return premiums,	98,888 98	
Net cash received for fire premiums,		$408,475 87
Net cash received for marine and inland premiums,		3,904 59
Interest and dividends received from all sources,		38,927 75
Income from rents,		6,000 00
Gross cash income,		$457,308 21

Expenditures.

Cash paid for fire losses,	$221,624 27	
Deduct salvage and reinsurance,	12,148 98	
Net cash paid for fire losses,		$209,475 29
Cash paid for marine and inland losses,	$8,425 67	
Deduct salvage and reinsurance,	241 34	
Net cash paid for marine and inland losses,		8,184 33
Cash dividends paid,		50,000 00
Cash paid for commissions and brokerage,		71,002 08
for salaries of officers and employees,		27,865 64
for State and local taxes,		14,266 45
for incidentals,		11,972 37
Gross cash expenditures,		$392,766 16

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$21,134,529 00	$297,272 85
written during 1883,	41,939,673 00	531,935 57
Total,	$63,074,202 00	$829,208 42
Deduct risks expired and terminated,	29,882,983 00	367,631 14
In force at end of year,	$33,191,219 00	$461,577 28
Deduct amount reinsured,	2,431,280 00	40,426 01
Net amount in force,	$30,759,939 00	$421,151 27
Marine risks written during 1883,	$1,833,646 00	$3,904 59
Deduct risks expired and terminated,	1,833,646 00	3,904 59

Miscellaneous.

Premiums received from organization of company,	$4,057,455 87
Losses paid from organization of company,	2,319,780 66
Cash dividends declared from organization of company,	572,500 00
Dividends declared during the year (10 per cent.),	50,000 00
Fire losses incurred during the year,	217,216 67
Marine and inland losses incurred during the year,	8,334 33
Company's stock owned by directors,	95,000 00

UNION INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated Feb. 6, 1804. Commenced business July 25, 1803.]

PAID-UP CAPITAL, $1,000,000.

COLSON HIESKILL, *President.* JOHN B. CRAVEN, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Chesapeake and Delaware Canal Co. b'ds,	$14,610 00	$10,957 50
Schuylkill Navigation Company bonds,	10,000 00	9,500 00
Pennsylvania Canal Company bonds,	15,000 00	13,650 00
North Pennsylvania Railroad bonds,	14,500 00	16,045 00
Pittsburgh water bonds,	10,000 00	12,525 00
American Steamship Company bonds,	5,000 00	5,450 00
United States bonds,	17,000 00	19,550 00
Susquehanna Coal Company bonds,	10,000 00	11,100 00
Pittsburg Avenue bonds,	33,900 00	36,273 00
Baltimore and Ohio Railroad bonds,	25,000 00	28,750 00
Steubenville and Indiana Railroad bonds,	15,000 00	15,450 00
New Jersey Central Car Trust bonds,	1,000 00	1,010 00
Philadelphia and Reading Railroad bonds,	25,000 00	28,750 00
New York and Pacific Car Trust bonds,	13,000 00	13,260 00
Colorado Car Trust bonds,	10,000 00	10,000 00
Pennsylvania Car Trust bonds,	16,000 00	16,160 00
New York and Pacific Car Trust bonds,	32,000 00	32,000 00
Guarantee Car Trust bonds,	6,000 00	6,060 00
St Louis and Iron Mt. Car Trust bonds,	10,000 00	10,000 00
New York Car Trust Company bonds,	44,000 00	44,000 00
Perkiomen Railroad mortgage bonds,	5,600 00	5,740 00
100 shares Little Schuylkill Railroad,	5,000 00	6,350 00
700 " Pennsylvania Railroad,	35,000 00	40,775 00
136 " North Pennsylvania Railroad,	6,800 00	9,248 00
48 " Delaware Railroad,	1,200 00	1,344 00
68 " Philadelphia National Bank,	6,800 00	15,130 00
88 " Farmers' and Mech. Nat'l Bank,	8,800 00	12,320 00
88 " Dela. Mutual Safety Ins. Co.,	2,200 00	4,532 00
525 " Harris., Ports, Mt. Joy & L. R.R.,	26,250 00	39,900 00
9 " Prod. Exch. National Bank,	900 00	1,080 00
	$425,560 00	$476,909 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
143 shares Pennsylvania Railroad,	$7,805 50	$6,500 00
83 " Pennsylvania Railroad,	4,834 75	6,000 00
Lehigh Valley Railroad bonds,	2,370 00	
100 shares Northern Pacific Railroad,	5,600 00	3,500 00

	Market value.	Loaned thereon.
Catawissa Railroad bonds,	$1,200 00	$1,000 00
Real estate mortgage,	16,800 00	10,000 00
Philadelphia city bonds,	680 00	50 00
Northern Pacific Railroad bond,	1,000 00	900 00
10 shares Lehigh Valley Railroad,	715 00	625 00
Lehigh Valley Railroad bonds,	2,400 00	12,500 00
70 shares United Cos. of New Jersey,	13,580 00	
40 " United N. J. R.R. and Canal Co.,	7,760 00	1,100 00
15 " Fire Association,	4,125 00	3,750 00
Judgment note,	1,907 26	953 63
Pittsburgh city loan,	9,450 00	9,000 00
	$80,227 51	$55,878 63

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$186,000 00	
Loans on mortg'e of real estate (first liens),	63,000 00	
Interest due or accrued thereon,	887 50	
Stocks, bonds, etc., as per schedule,	476,909 50	
Loans on collateral security, as per schedule,	55,878 63	
Cash in the office of the company,	75,366 52	
Cash deposited in bank,	300,849 13	
Interest due and accrued,	2,985 80	
Premiums in course of collection (net),	190,056 81	
Notes taken for marine and inland risks,	38,121 69	
Rents due and accrued,	1,489 34	
Reinsurance due,	520 68	
Gross assets,		$1,392,065 60

Liabilities.

Losses adjusted, unpaid,	$9,921 68	
claimed and reported,	96,185 40	
Unearned premiums on outstanding risks,	224,916 12	
Reclaimable on perpetual fire policies,	32,480 41	
Dividends to stockholders unpaid,	2,498 27	
Gross liabilities, except capital,		366,001 88
Surplus as regards policy-holders,		$1,026,063 72
Paid-up capital,		1,000,000 00
Surplus over capital,		$26,063 72

Income.

Cash received for fire premiums,	$390,417 04	
Deduct reinsurance and return premiums,	70,373 83	
Net cash received for fire premiums,		$320,043 21

Cash rec'd for marine and inland premiums,	$570,997 42	
Deduct reinsurance and return premiums,	237,089 07	
Net cash rec'd for marine and inl'd prem's,		$333,908 35
Interest received on bonds and mortgages,		2,160 00
Interest and dividends received from all other sources,		24,744 80
Income from rents,		14,709 00
Deposits received for perpetual fire risks,	$2,851 70	
Received for increased capital,	500,000 00	
Gross cash income,		$695,565 36

Expenditures.

Cash paid for fire losses,	$297,023 84	
Deduct salvage and reinsurance,	34,134 44	
Net cash paid for fire losses,		$262,889 40
Cash paid for marine and inland losses,	$436,104 53	
Deduct salvage and reinsurance,	83,314 06	
Net cash paid for marine and inland losses,		352,790 47
Cash dividends paid,		39,993 20
Cash paid for commissions and brokerage,		128,050 55
for salaries of officers and employees,		31,616 00
for State and local taxes,		17,386 78
for incidentals,		47,574 79
Deposits returned on perpetual fire risks,	$1,911 70	
Gross cash expenditures,		$880,301 19

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$32,181,128 00	$360,329 38
written during 1883,	37,921,284 00	393,354 86
Total,	$70,102,412 00	$753,684 24
Deduct risks expired and terminated,	42,990,435 00	421,450 88
In force at end of year,	$27,111,977 00	$332,233 36
Deduct amount reinsured,	1,680,808 00	20,473 31
Net amount in force,	$25,431,169 00	$311,760 05
Perpetual risks (not included above),	$1,095,625 00	$36,089 34
Marine risks outstanding Dec. 31, 1882,	$1,432,292 00	$63,278 55
written during 1883,	62,431,555 00	642,475 74
Total,	$63,863,847 00	$705,754 29
Deduct risks expired and terminated,	62,405,901 00	642,211 35
In force at end of year,	$1,457,946 00	$63,542 94
Deduct amount reinsured,	417,294 00	4,865 54
Net amount in force,	$1,040,652 00	$58,677 40

Miscellaneous.

Premiums received from organization of company,	$16,929,733 00
Losses paid from organization of company,	12,389,432 00
Cash dividends declared from organization of company,	1,836,599 00
Dividends declared during the year,	39,995 20
Fire losses incurred during the year,	251,021 77
Marine and inland losses incurred during the year,	394,685 47
Company's stock owned by directors,	113,490 00

UNION INSURANCE COMPANY, SAN FRANCISCO, CAL.

[Incorporated April 28, 1865. Commenced business June 20, 1865.]

Paid-up Capital, $750,000.

Gustave Touchard, *President.* James D. Bailey, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$508,000 00	$569,950 00
Montgomery Avenue bonds,	120,000 00	48,000 00
Oakland city bonds,	8,000 00	10,000 00
Alameda town bonds,	10,000 00	11,000 00
	$646,000 00	$638,950 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
300 shares Presidio and Ferris R.R. Co.,	$21,000 00	$25,000 00
100 " Spring Valley Water Co.,	9,000 00	
	$30,000 00	$25,000 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$100,000 00
Loans on mort'ge of real estate (first liens*),	244,854 00
Interest due or accrued thereon,	3,635 20
Stocks, bonds, etc., as per schedule,	638,950 00
Loans on collateral security, as per schedule,	25,000 00
Cash in the office of the company,	9,936 25
Cash deposited in bank,	70,996 07

* Value of lands mortgaged, $351,000 00
Value of buildings thereon, 271,000 00
Amount of insurance held as collateral, 170,750 00

Interest due and accrued,	$4,735 00	
Premiums in course of collection (gross),	26,602 70	
Notes taken for marine and inland risks,	9,390 73	
Premiums more than 3 mos. due, $1,470 00		
Gross assets,		$1,134,099 95
Deduct special deposits in other States,		60,500 00
Balance,		$1,073,599 95

LIABILITIES.

Losses adjusted, unpaid,	$9,280 46	
claimed and reported,	18,450 92	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	198,008 10	
Unused balances of premium notes,	1,018 00	
Dividends to stockholders unpaid,	240 00	
Commissions and brokerage,	1,619 65	
Gross liabilities, except capital,	$229,617 13	
Deduct liabilities on special deposits,	9,830 00	
		219,787 13
Surplus as regards policy-holders,		$853,812 82
Paid-up capital,		750,000 00
Surplus over capital,		$103,812 82

INCOME.

Cash received for fire premiums,	$367,682 10	
Deduct reinsurance and return premiums,	58,882 91	
Net cash received for fire premiums,		$308,799 19
Cash rec'd for marine and inland premiums,	$123,047 88	
Deduct reinsurance and return premiums,	18,287 85	
Net cash rec'd for marine and inl'd prem's,		104,760 03
Interest received on bonds and mortgages,		19,598 50
Interest and dividends received from all other sources,		19,306 65
Income from rents,		8,980 00
Gross cash income,		$461,444 37

EXPENDITURES.

Cash paid for fire losses,	$129,819 65	
Deduct salvage and reinsurance,	4,481 77	
Net cash paid for fire losses,		$125,337 88
Cash paid for marine and inland losses,	$47,899 29	
Deduct salvage and reinsurance,	265 20	
Net cash paid for marine and inland losses,		47,634 09
Cash dividends paid,		89,760 00

Cash paid for commissions and brokerage,	$53,265 97
salaries of officers and employees,	53,378 29
for State and local taxes,	10,849 41
for incidentals,	38,888 07
Gross cash expenditures,	$419,113 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$23,564,647 00	$289,476 92
written during 1883,	30,145,708 00	364,073 93
Total,	$53,710,355 00	$653,550 85
Deduct risks expired and terminated,	26,300,669 00	295,998 44
In force at end of year,	$27,409,686 00	$357,552 41
Deduct amount reinsured,	1,381,237 00	19,324 93
Net amount in force,	$26,028,449 00	$338,227 48
Marine risks outstanding Dec. 31, 1882,	$994,424 00	$41,249 85
written during 1883,	12,147,247 00	123,678 36
Total,	$13,141,671 00	$164,928 21
Deduct risks expired and terminated,	12,109,435 00	127,566 06
In force at end of year,	$1,032,236 00	$37,362 15
Deduct amount reinsured,	70,100 00	2,262 00
Net amount in force,	$962,136 00	$35,100 15

Miscellaneous.

Premiums received from organization of company,	$6,736,738 67
Losses paid from organization of company,	3,619,292 71
Cash dividends declared from organization of company,	1,957,500 00
Dividends declared during the year (12 per cent.),	90,000 00
Fire losses incurred during the year,	123,023 17
Marine and inland losses incurred during the year,	41,877 25
Company's stock owned by directors,	229,700 00

UNITED FIREMEN'S INSURANCE COMPANY, PHILADELPHIA, PENN.

[Incorporated April 2, 1860. Commenced business April 1, 1861]

PAID-UP CAPITAL, $300,000.

JOSEPH L. CAVEN, *President.* ROBERT B. BEATH, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$61,812 50
Philadelphia city bonds,	60,000 00	65,400 00
Pittsburgh street bonds,	31,000 00	31,905 00
Northern Central Railroad bonds,	10,000 00	11,600 00
Railroad Equipment bonds,	10,000 00	10,000 00
Iron Mountain Car Trust certificate,	9,000 00	9,000 00
Central R.R. of N. J. Car Trust certificate,	10,000 00	10,000 00
Colorado Rolling Stock Trust certificate,	10,000 00	10,000 00
Reading Railroad mortgage bonds,	20,000 00	20,100 00
Continental Passenger Railroad stock,	20,000 00	20,600 00
Chicago and West'n Indiana R.R. bonds,	10,000 00	10,200 00
	$240,000 00	$260,617 50

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
North Pennsylvania Railroad bonds,	$30,500 00	$28,000 00
Mortgage,	5,000 00	2,500 00
110 shares R. E. Title, Ins. and T. Co.,	22,000 00	15,500 00
1000 " Germantown Pass. Railway,	71,000 00	60,000 00
100 " North Pennsylvania Railroad,	6,800 00	6,000 00
	$135,300 00	$112,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$129,364 87
Loans on mort'ge of real estate (first liens*),	250,020 59
Interest due or accrued thereon,	4,655 53
Stocks, bonds, etc., as per schedule,	260,617 50
Loans on collateral security, as per schedule,	112,000 00

* Total value of property mortgaged, $398,000 00
Amount of insurance held as collateral, 194,050 00

Cash in the office of the company,	$104 98	
Cash deposited in bank,	10,949 48	
Interest due and accrued,	5,291 07	
Premiums in course of collection (net),	7,571 09	
Rents due and accrued,	438 40	
Gross assets,		$781,013 51

Liabilities.

Losses adjusted, unpaid,	$1,159 35	
claimed and reported,	6,926 16	
disputed or resisted,	1,900 00	
Unearned premiums on outstanding risks,	69,810 16	
Reclaimable on perpetual fire policies,	329,047 56	
State and local taxes,	2,108 49	
Gross liabilities, except capital,		410,951 72
Surplus as regards policy-holders,		$370,061 79
Paid-up capital,		300,000 00
Surplus over capital,		$70,061 79

Income.

Cash received for fire premiums,	$127,962 91	
Deduct reinsurance and return premiums,	11,897 39	
Net cash received for fire premiums,		$116,065 52
Interest received on bonds and mortgages,		11,514 65
Interest and dividends received from all other sources,		16,979 34
Income from rents,		6,345 64
from transfers,		908 50
Deposits received for perpetual fire risks,	$33,456 25	
Gross cash income,		$151,813 65

Expenditures.

Net cash paid for fire losses,		$62,977 33
Cash dividends paid,		18,000 00
Cash paid for commissions and brokerage,		27,106 25
for salaries of officers and employees,		8,673 45
for State and local taxes,		2,648 66
for incidentals,		8,760 87
for repairs on real estate,		6,554 58
Deposits returned on perpetual fire risks,	$10,926 07	
Gross cash expenditures,		$134,721 14

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$8,204,676 00	$92,317 85
written during 1883,	13,482,965 00	131,288 29
Total,	$21,687,641 00	$223,606 14
Deduct risks expired and terminated,	9,734,576 00	89,394 97
In force at end of year,	$11,953,065 00	$134,211 17
Deduct amount reinsured,	177,632 00	2,081 46
Net amount in force,	$11,775,433 00	$132,129 71
Perpetual risks (not included above),	$14,643,963 00	$360,745 12

Miscellaneous.

Premiums received from organization of company,	$957,600 72
Losses paid from organization of company,	602,563 28
Cash dividends declared from organization of company,	146,505 86
Dividends declared during the year (6 per cent.)	18,000 00
Fire losses incurred during the year,	68,073 07
Company's stock owned by directors,	111,820 00

UNITED STATES FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 1, 1824. Commenced business April 9, 1824.]

Paid-up Capital, $250,000.

W. Wilson Underhill, *President.* George E. Cock, *Secretary.*

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$238,400 00	
Interest due or accrued thereon,	1,976 17	
United States bonds,	283,972 50	
Cash in the office of the company,	1,031 00	
deposited in bank,	731 00	
Interest due and accrued,	2,363 00	
Premiums in course of collection (gross),	9,239 00	
Gross assets,		$537,712 67

* Value of lands mortgaged, $249,500 00
Value of buildings thereon, 300,000 00
Amount of insurance held as collateral, 233,886 00

Liabilities.

Losses adjusted, unpaid,	$6,985 92	
claimed and reported,	6,505 00	
Unearned premiums on outstanding risks,	43,814 73	
Dividends to stockholders unpaid,	78 75	
Due and accrued for rent, salaries, etc.,	1,200 00	
State and local taxes,	625 00	
Commissions and brokerage,	1,539 00	
Return premiums,	266 00	
Gross liabilities, except capital,		$61,014 40
Surplus as regards policy-holders,		$476,698 27
Paid-up capital,		250,000 00
Surplus over capital,		$226,698 27

Income.

Cash received for fire premiums,	$76,265 48	
Deduct reinsurance and return premiums,	2,885 74	
Net cash received for fire premiums,		$73,379 74
Cash rec'd for marine and inland prem's,	$10,903 05	
Deduct reinsurance and return premiums,	890 11	
Net cash rec'd for marine and inl'd prem's,		10,012 94
Interest received on bonds and mortgages,		11,772 86
Interest and dividends received from all other sources,		10,668 08
Income from return taxes, etc.,		776 72
Gross cash income,		$106,610 34

Expenditures.

Cash paid for fire losses,		$35,547 94
Cash paid for marine and inland losses,	$11,571 30	
Deduct salvage and reinsurance,	868 96	
Net cash paid for marine and inland losses,		10,702 34
Cash dividends paid,		25,618 75
Cash paid for commissions and brokerage,		12,510 73
for salaries of officers and employees,		11,091 67
for State and local taxes,		3,037 53
for incidentals,		11,206 38
Gross cash expenditures,		$109,715 34

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$12,702,441 00	$55,586 91
written during 1883,	15,085,948 00	81,633 62
Total,	$27,788,389 00	$137,220 53
Deduct risks expired and terminated,	13,537,297 00	57,978 66
In force at end of year,	$14,251,092 00	$79,241 87
Deduct amount reinsured,	325,663 00	1,695 11
Net amount in force,	$13,925,429 00	$77,546 76
Marine risks outstanding Dec. 31, 1882,	$314,855 00	$11,559 23
written during 1883,	1,195,135 00	7,316 17
Total,	$1,509,990 00	$18,875 40
Deduct risks expired and terminated,	1,325,560 00	12,589 45
In force at end of year,	$184,430 00	$6,285 95

Miscellaneous.

Premiums received from organization of company,	$3,079,041 00
Losses paid from organization of company,	1,651,176 00
Cash dividends declared from organization of company,	1,479,119 00
Dividends declared during the year (10 per cent.),	25,000 00
Fire losses incurred during the year,	32,634 00
Marine and inland losses incurred during the year,	10,456 00
Company's stock owned by directors,	50,925 00

UNITED STATES LLOYDS, NEW YORK, N. Y.

[Commenced business, 1873.]

Higgins & Cox, *Attorneys for the Subscribers.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$50,000 00	$67,000 00
New York city and county bonds,	100,000 00	132,000 00
Boston city water loan,	50,000 00	58,500 00
Atlantic Mutual Insurance Company scrip,	–	120 00
		$257,620 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
New York, Chic. and St. Louis R.R. stock,	$110,000 00	$80,000 00
St. Paul and S. M. Railroad bonds,	7,420 00	30,000 00
Morris and Essex Railroad bonds,	9,380 00	
100 shares Chicago and Dalton Railroad,	13,425 00	
100 " St. Paul preferred,	11,600 00	
Georgia Central R R. and Bank'g Co. bonds,	17,600 00	15,000 00
40 shares New York Central Railroad,	4,520 00	3,000 00
Erie Railroad bonds,	59,556 00	50,000 00
	$233,501 00	$178,000 00

Summary of Assets, Dec. 31, 1883.

Stocks, bonds, etc., as per schedule,	$257,620 00	
Loans on collateral security, as per schedule,	178,000 00	
Cash deposited in bank,	62,047 30	
Interest due and accrued,	4,569 57	
Premiums in course of collection (gross),	71,378 46	
Notes taken for marine and inland risks,	4,360 57	
Salvage and reinsurance,	29,816 53	
Rebates, etc.,	4,317 40	
Gross assets,		$612,109 83

Liabilities.

Amount of unpaid losses,	$21,006 01	
Unearned premiums on outstanding risks,	64,213 85	
Due and accrued for rent, salaries, etc.,	2,380 56	
Commissions and brokerage,	3,500 00	
Special deposit,	523 41	
Gross liabilities,		91,623 83
Surplus,		$520,486 00

Income.

Cash rec'd for marine and inland premiums,	$716,567 83	
Deduct reinsurance and return premiums,	277,530 56	
Net cash rec'd for marine and inl'd prem's,		$439,037 27
Interest and dividends received from all sources,		19,447 46
Income from brokerage, discounts, etc.,		7,510 41
Gross cash income,		$465,995 14

Expenditures.

Cash paid for marine and inland losses,	$252,695 35	
Deduct salvage and reinsurance,	9,985 54	
Net cash paid for marine and inland losses,		$242,709 81

Cash dividends paid subscribers,	$65,000 00
Cash paid for commissions and brokerage,	34,089 53
for salaries of officers and employees,	55,856 26
for bad debts,	699 27
Gross cash expenditures,	$398,354 87

RISKS AND PREMIUMS.*

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$7,592,645 00	$59,201 67
written during 1883,	86,552,691 00	721,580 01
Total,	$94,145,336 00	$780,781 68
Deduct risks expired and terminated,	86,331,186 00	716,567 83
In force at end of year,	$7,814,150 00	$64,213 85
Deduct amount reinsured,	373,931 00	3,069 12
Net amount in force,	$7,440,219 00	$61,144 73

WESTCHESTER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated as Mutual March 14, 1837. Commenced business as Joint Stock Jan. 1. 1870.]

PAID-UP CAPITAL, $300,000.

GEO. R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$580,000 00	$718,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Central Bank stock,	$2,600 00	$1,600 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$18,000 00
Loans on mort'ge of real estate (first liens†),	134,850 00
Interest due or accrued thereon,	2,043 08
Bonds, as per schedule,	718,000 00
Loans on collateral security, as per schedule,	1,600 00

* Estimated.

† Value of lands mortgaged, $179,400 00
Value of buildings thereon, 159,000 00
Amount of insurance held as collateral, 134,800 00

Cash deposited in bank,	$40,173 24	
Premiums in course of collection (gross),	70,548 14	
Premiums more than 3 mos. due, $3,757 72		
Gross assets,		$985,214 46
Deduct special deposits in other States,		35,000 00
Balance,		$950,214 46

LIABILITIES.

Losses adjusted, unpaid,	$44,290 05	
claimed and reported,	11,812 00	
disputed or resisted,	1,000 00	
Total amount of losses,	$57,102 05	
Less reinsurance,	3,087 50	
Net amount of unpaid losses,	$54,014 55	
Unearned premiums on outstanding risks,	418,116 03	
Commissions and brokerage,	10,520 90	
Gross liabilities, except capital,	$482,651 48	
Deduct liabilities on special deposits,	31,347 60	
		451,303 88
Surplus as regards policy-holders,		$498,910 58
Paid-up capital,		300,000 00
Surplus over capital,		$198,910 58

INCOME.

Cash received for fire premiums,	$695,044 22	
Deduct reinsurance and return premiums,	69,076 28	
Net cash received for fire premiums,		$625,967 94
Interest received on bonds and mortgages,		7,810 48
Interest and dividends received from all other sources,		21,257 42
Income from rents,		3,088 76
Gross cash income,		$658,124 60

EXPENDITURES.

Cash paid for fire losses,	$352,746 83	
Deduct salvage and reinsurance,	18,183 86	
Net cash paid for fire losses,		$334,562 97
Cash dividends paid,		30,000 00
Cash paid for commissions and brokerage,		113,843 83
for salaries of officers and employees,		27,737 21
for State and local taxes,		17,503 51
for incidentals,		84,111 37
Gross cash expenditures,		$607,758 89

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$82,973,904 00	$746,164 77
written during 1883,	76,626,011 00	700,627 49
Total,	$159,599,915 00	$1,446,792 26
Deduct risks expired and terminated,	65,899,632 00	629,665 94
In force at end of year,	$93,700,283 00	$817,126 32
Deduct amount reinsured,	1,753,652 00	21,089 16
Net amount in force,	$91,946,631 00	$796,037 16

Miscellaneous.

Premiums received from organization of company,	$8,909,405 57
Losses paid from organization of company,	4,961,367 56
Cash dividends declared from organization of company,	348,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Fire losses incurred during the year,	338,816 32
Company's stock owned by directors,	89,930 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

Paid-up Capital, $250,000.

Edmund Driggs, *President.* N. W. Meserole, *Secretary.*

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$266,000 00	$285,615 00
Grand St. and Newtown Railroad bonds,	21,000 00	21,630 00
Georgia State bonds,	25,000 00	25,750 00
Broadway Railroad bonds,	3,000 00	3,210 00
Broadway Railroad stock,	15,400 00	32,340 00
Grand St. and Newtown Railroad stock,	33,000 00	33,000 00
Long Island Bank stock, Brooklyn,	10,000 00	12,000 00
First National Bank stock, Brooklyn,	4,900 00	13,475 00
People's Gas Light Co. stock, Brooklyn,	13,000 00	9,100 00
Metropolitan Gas Light Co. stock, Brooklyn,	5,000 00	4,500 00
Citizens' Gas Light Co. stock, Brooklyn,	7,120 00	6,408 00
Dry Dock, E. B'dway & Battery R.R. stock,	20,000 00	53,000 00
	$423,420 00	$500,028 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Pacific Insurance Co., N. Y., stock,	$1,900 00	$1,500 00
Greenwich Insurance Co., N. Y., stock,	725 00	350 00
Union Ferry Co., Brooklyn, stock,	990 00	600 00
Grand St. and Newtown R.R., B'klyn, stock,	1,000 00	800 00
People's Gas Co., Brooklyn, stock,	175 00	900 00
Lafayette Insurance Co., Brooklyn, stock,	950 00	
Cypress Hills Cemetery bonds,	9,000 00	6,500 00
	$14,740 00	$10,650 00

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$360,102 63	
Loans on mort'ge of real estate (first liens*),	104,710 00	
Interest due or accrued thereon,	1,135 90	
Stocks, bonds, etc., as per schedule,	500,028 00	
Loans on collateral security, as per schedule,	10,650 00	
Cash in the office of the company,	5,527 42	
Cash deposited in bank,	77,469 84	
Interest due and accrued,	6,182 38	
Premiums in course of collection (gross),	65,352 95	
Rents due and accrued,	1,076 98	
Reinsurance due,	1,422 46	
Premiums more than 3 mos. due, $333 77		
Gross assets,†		$1,133,658 56
Deduct special deposit in other States,		39,335 00
Balance,		$1,094,323 56

Liabilities.

Losses adjusted, unpaid,	$8,179 16
claimed and reported,	29,735 44
disputed or resisted,	5,500 00
Total amount of losses,	$43,414 60
Less reinsurance,	6,317 84
Net amount of unpaid losses,	$37,096 76
Unearned premiums on outstanding risks,	389,225 56
Dividends to stockholders unpaid,	275 00
Due and accrued for rent, salaries, etc.,	2,500 00

* Value of lands mortgaged, $88,550 00
Value of buildings thereon, 131,200 00
Amount of insurance held as collateral, 113,200 00

† Including $255,000 special reserve fund held under New York law.

State and local taxes,	$2,844 80	
Commissions and brokerage,	11,903 04	
Return premiums,	6,385 87	
Gross liabilities, except capital,	$450,231 03	
Deduct liabilities on special deposits,	32,310 46	
		$417,920 57
Surplus as regards policy-holders,		$676,402 99
Paid-up capital,		250,000 00
Surplus over capital,		$426,402 99

Income.

Cash received for fire premiums,	$749,235 60	
Deduct reinsurance and return premiums,	95,840 66	
Net cash received for fire premiums,		$653,394 94
Interest received on bonds and mortgages,		7,540 61
Interest and dividends received from all other sources,		27,887 43
Income from rents,		12,110 06
Gross cash income,		$700,933 04

Expenditures.

Cash paid for fire losses,	$333,397 78	
Deduct salvage and reinsurance,	34,249 32	
Net cash paid for fire losses,		$299,148 46
Cash dividends paid,		49,770 00
Cash paid for commissions and brokerage,		155,872 83
for salaries of officers and employees,		52,713 14
for State and local taxes,		16,883 09
for incidentals,		51,242 61
for interest on mortgage,		9,010 57
Gross cash expenditures,		$634,640 70

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$86,372,228 00	$663,978 70
written during 1883,	102,619,117 00	743,438 99
Total,	$188,991,345 00	$1,407,417 69
Deduct risks expired and terminated,	91,532,725 00	595,629 34
In force at end of year,	$97,458,620 00	$811,788 35
Deduct amount reinsured,	5,981,829 00	65,521 93
Net amount in force,	$91,476,791 00	$746,266 42

MISCELLANEOUS.

Premiums received from organization of company,	$8,052,435 49
Losses paid from organization of company,	4,174,592 39
Cash dividends declared from organization of company,	852,500 00
Dividends declared during the year (20 per cent.),	50,000 00
Fire losses incurred during the year,	293,864 30
Company's stock owned by directors,	81,700 00

AGGREGATE.

Capital Stock.	
Capital actually paid up in cash,	$45,786,100 00
Scrip outstanding,	9,104,313 00
Assets.	
Gross present assets,	$134,097,223 00
Liabilities.	
Gross present liabilities,	$45,199,840 00
Income.	
Cash actually received for fire premiums,	$43,329,083 00
for marine and inland premiums,	9,991,259 00
for interest and dividends from all sources,	5,507,517 00
from all other sources,	494,761 00
Gross cash income,	$59,322,620 00
Expenditures.	
Cash actually paid during the year for fire losses,	$24,858,878 00
for marine and inland losses,	6,305,827 00
for dividends to stockholders,	5,449,890 00
for redemption of scrip,	1,907,709 00
for interest to scrip-holders,	575,296 00
for brokerage and commissions on premiums,	8,525,599 00
for salaries and pay of officers and employees,	3,957,775 00
for State and local taxes,	1,302,321 00
for office, agency, and incidental expenses,	3,730,688 00
Gross cash expenditures,	$56,613,983 00
Miscellaneous.	
Whole amount of fire risks written during the year,	$5,198,387,386 00
premiums charged or receivable thereon,	50,556,949 00
marine and inland risks written during the year,	1,571,782,468 00
premiums charged or receivable thereon,	12,605,627 00
fire risks terminated during the year,	4,532,403,679 00
marine and inland risks terminated,	1,576,358,684 00
fire risks outstanding at end of year,	5,604,479,405 00
marine and inland risks outstanding,	193,928,926 00
dividends declared,	5,439,548 00
fire losses incurred,	25,417,550 00
marine losses incurred,	6,576,426 00

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1883.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

Summary of Assets, Dec. 31, 1883.

United States bonds,		$606,590 00	
Deposited with trustees,		150,000 00	
Cash in the office of the company,		20,342 42	
Cash deposited in bank,		2,272 32	
Interest due and accrued,		30 79	
Premiums in course of collection (gross),		21,470 10	
Office furniture,	$6,497 23		
Premiums more than 3 mos. due,	2,289 42		
Gross assets,			$800,705 63
Deduct special deposits in other States,			199,790 00
Balance,			$600,915 63

Liabilities.

Losses claimed and reported,		$82,563 69	
disputed or resisted,		10,730 67	
Total amount of losses,		$93,294 36	
Less reinsurance,		1,450 00	
Net amount of unpaid losses,		$91,844 36	
Unearned premiums on outstanding risks,		299,954 85	
Gross liabilities,		$391,799 21	
Deduct liabilities on special deposits,		38,476 26	
			353,322 95
Surplus,			$247,592 68

Income.

Cash received for fire premiums,		$635,998 52	
Deduct reinsurance and return premiums,		108,288 17	
Net cash received for fire premiums,			$527,710 35

Cash rec'd for marine and inland premiums,	$21,188 61	
Deduct reinsurance and return premiums,	5,957 17	
Net cash rec'd for marine and inl'd prem's,		$15,231 44
Interest and dividends received from all sources,		47,573 69
Gross cash income,		$590,515 48

EXPENDITURES.

Cash paid for fire losses,	$386,443 33	
Deduct salvage and reinsurance,	16,309 74	
Net cash paid for fire losses,		$370,133 59
Cash paid for marine and inland losses,	$18,594 56	
Deduct salvage and reinsurance,	3,202 07	
Net cash paid for marine and inland losses,		15,392 49
Cash paid for commissions and brokerage,		108,283 20
for salaries of officers and employees,		24,576 45
for State and local taxes,		9,389 03
for incidentals,		65,995 13
Gross cash expenditures,		$593,769 89

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$45,641,004 00	$576,404 00
written during 1883,	46,865,903 00	632,138 41
Total,	$92,506,907 00	$1,208,542 41
Deduct risks expired and terminated,	47,684,284 00	603,231 27
In force at end of year,	$44,822,623 00	$605,311 14
Deduct amount reinsured,	2,677,480 00	22,159 23
Net amount in force,	$42,145,143 00	$583,151 91
Marine risks outstanding Dec. 31, 1882,	$305,885 00	$11,065 76
written during 1883,	982,733 00	21,270 52
Total,	$1,288,618 00	$32,336 28
Deduct risks expired and terminated,	1,034,502 00	21,471 81
In force at end of year,	$254,116 00	$10,864 47
Deduct amount reinsured,	84,280 00	618 02
Net amount in force,	$169,836 00	10,246 45

MISCELLANEOUS.

Fire losses incurred during the year,	$375,174 90
Marine and inland losses incurred during the year,	15,467 49

UNITED STATES BRANCH OF THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENGLAND.

ENDICOTT & MACOMBER, *Attorneys.*

Office, 56 State Street, Boston.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$610,875 00	
Cash in the office and in bank,	87,672 66	
Premiums in course of collection (gross),	109,663 70	
Notes taken for marine and inland risks,	18,397 44	
Reinsurance due,	461 87	
Premiums more than 3 mos. due, $2,506 61		
Gross assets,		$827,070 67
Deduct special deposits in other States,		304,875 00
Balance,		$522,195 67

LIABILITIES.

Losses claimed and reported,	$43,664 85	
Less reinsurance,	9,532 00	
Net amount of unpaid losses,	$34,132 85	
Unearned premiums on outstanding risks,	259,317 01	
Unused balances of premium notes,	9,556 51	
Due and accrued for rent, salaries, etc.	2,871 21	
State and local taxes,	866 96	
Commissions and brokerage,	6,286 62	
Return premiums,	4 52	
Gross liabilities,	$313,035 68	
Deduct liabilities on special deposits,	80,745 06	
		232,290 62
Surplus,		$289,905 05

INCOME.

Cash rec'd for marine and inland prem's,	$1,055,496 99	
Deduct reinsurance and return premiums,	304,781 64	
Net cash rec'd for marine and inl'd prem's,		$750,715 35
Interest received from all sources,		17,872 57
Premiums deposited in advance of declarations,		41,322 26
Income from all other sources,		4,200 23
Received from home office, $104,893 23		
Gross cash income,		$814,110 41

EXPENDITURES.

Cash paid for marine and inland losses,	$237,945 16	
Deduct salvage and reinsurance,	64,019 14	
Net cash paid for marine and inland losses,		$173,926 02
Cash paid for commissions and brokerage,		46,251 91
for salaries of officers and employees,		25,582 83
for State and local taxes,		8,412 66
Cash remitted to home office,	$561,960 60	
Gross cash expenditures,		$254,173 42

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$15,522,372 00	$169,404 24
written during 1883,	117,162,749 00	1,069,977 76
Total,	$132,685,121 00	$1,239,382 00
Deduct risks expired and terminated,	111,677,791 00	941,570 59
In force at end of year,	$21,007,330 00	$297,811 41
Deduct amount reinsured,	1,775,541 00	38,494 40
Net amount in force,	$19,231,789 00	$259,317 01

UNITED STATES BRANCH OF THE CITY OF LONDON FIRE INSURANCE CO. (LIMITED), LIVERPOOL, ENGLAND.

JOHN C. PAIGE, *Resident Manager.*

Office, No. 20 Kilby Street, Boston.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$689,325 00	
Cash in the hands of trustees,	553 37	
Cash deposited in bank,	4,792 27	
Premiums in course of collection (gross),	74,193 66	
Reinsurance due,	282 98	
Gross assets,		$769,147 28
Deduct special deposits in other States,		146,662 50
Balance,		$622,484 78

LIABILITIES.

Losses adjusted, unpaid,	$47,929 53	
claimed and reported,	39,813 43	
disputed or resisted,	2,600 00	
Total amount of losses,	$90,342 96	
Less reinsurance,	16,156 85	
Net amount of unpaid losses,	$74,186 11	

Unearned premiums on outstanding risks,	$285,990 47	
Commissions and brokerage,	2,972 92	
Due for reinsurance,	4,384 94	
Gross liabilities,	$367,534 44	
Deduct liabilities on special deposits,	17,135 55	
		$350,398 89
Surplus,		$272,085 89

Income.

Cash received for fire premiums,	$753,135 23	
Deduct reinsurance and return premiums,	216,330 06	
Net cash received for fire premiums,		$536,805 17
Interest and dividends received from all other sources,		17,197 02
Income from home office by Texas dep't,	$18,163 82	
Gross cash income,		$554,002 19

Expenditures.

Cash paid for fire losses,	$408,481 41	
Deduct salvage and reinsurance,	49,843 41	
Net cash paid for fire losses,		$358,638 00
Cash paid for commissions and brokerage,		150,234 39
for salaries of officers and employees,		31,172 42
for State and local taxes,		19,205 60
for incidentals,		4,001 28
Cash remitted to home office,	$31,973 59	
Gross cash expenditures,		$563,251 69

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$35,109,402 00	$448,816 59
written during 1883,	61,057,694 00	761,220 75
Total,	$96,167,096 00	$1,210,037 34
Deduct risks expired and terminated,	49,159,062 00	581,916 41
In force at end of year,	$47,008,034 00	$628,120 93
Deduct amount reinsured,	5,688,118 00	85,448 82
Net amount in force,	$41,319,916 00	$542,672 11

Miscellaneous.

Fire losses incurred during the year,	$386,503 74

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENGLAND.

ALFRED PELL, *Resident Manager.*

Office, No. 37 Wall Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$915,000 00	$1,095,450 00
Chicago and North Western R.R. bonds,	150,000 00	169,000 00
Chicago, Burl. and Quincy R.R. bonds,	100,000 00	106,000 00
Chicago, Rock I. and Pacific R.R. bonds,	60,000 00	77,400 00
Illinois Central Railroad certificates,	100,000 00	81,750 00
	$1,325,000 00	$1,529,600 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$184,696 96	
Stocks, bonds, etc., as per schedule,	1,529,600 00	
Cash in the office of the company,	622 55	
Cash deposited in bank,	293,273 89	
Interest due and accrued,	13,735 40	
Premiums in course of collection (gross),	296,786 06	
Notes taken for marine and inland risks,	3,560 24	
Rents due and accrued,	879 00	
Reinsurance due,	4,481 94	
Gross assets,		$2,327,636 04
Deduct special deposits in other States,		270,250 00
Balance,		$2,057,386 04

LIABILITIES.

Losses claimed and reported,	$161,663 49	
disputed or resisted,	27,246 62	
Unearned premiums on outstanding risks,	1,110,683 48	
Commissions and brokerage,	37,540 65	
Gross liabilities,	$1,337,134 24	
Deduct liabilities on special deposits,	81,120 28	
		1,256,013 96
Surplus,		$801,372 08

INCOME.

Cash received for fire premiums,	$2,079,313 76	
Deduct reinsurance and return premiums,	460,828 47	
Net cash received for fire premiums,		$1,618,485 29

Net cash received for marine and inland premiums,	$2,461 55
Interest and dividends received from all sources,	60,913 87
Income from rents,	4,073 84
Gross cash income,	$1,685,934 55

Expenditures.

Cash paid for fire losses,	$1,102,407 33	
Deduct salvage and reinsurance,	127,573 00	
Net cash paid for fire losses,		$974,834 33
Cash paid for marine and inland losses,	$5,261 16	
Deduct salvage and reinsurance,	46 00	
Net cash paid for marine and inland losses,		5,215 16
Cash paid for commissions and brokerage,		265,735 00
for salaries of officers and employees,		105,061 69
for State and local taxes,		36,173 42
for incidentals,		114,100 48
Gross cash expenditures,		$1,501,120 08

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$237,325,990 00	$2,238,549 84
written during 1883,	174,239,545 00	2,107,391 91
Total,	$411,565,535 00	$4,345,941 75
Deduct risks expired and terminated,	155,881,855 00	1,967,105 21
In force at end of year,	$255,683,680 00	$2,378,836 54
Deduct amount reinsured,	24,030,588 00	211,743 24
Net amount in force,	$231,653,092 00	$2,167,093 30
Marine risks written during 1883,	1,212,780 00	2,461 55
Deduct risks expired and terminated,	1,202,780 00	2,381 55
In force at end of year,	$10,000 00	$80 00

Miscellaneous.

Fire losses incurred during the year,	$971,770 99
Marine and inland losses incurred during the year,	5,215 16

UNITED STATES BRANCH OF THE FIRE INSURANCE ASSOCIATION (LIMITED), LONDON, ENGLAND.

JOSEPH H. WELLMAN, *Attorney for the United States.*

Office, No. 50 William Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$533,374 50	
Georgia State bonds,	26,974 00	
Cash in the office of the company,	5,877 03	
Cash deposited in bank,	345,265 02	
Premiums in course of collection (gross),	74,905 46	
Reinsurance due,	1,011 94	
Gross assets,		$987,407 95
Deduct special deposits in other States,		249,973 50
Balance,		$737,434 45

LIABILITIES.

Losses adjusted, unpaid,	$42,446 51	
claimed and reported,	66,219 06	
disputed or resisted,	3,820 50	
Total amount of losses,	$112,486 07	
Less reinsurance,	13,788 44	
Net amount of unpaid losses,	$98,697 63	
Unearned premiums on outstanding risks,	432,339 29	
Reclaimable on perpetual fire policies,	1,007 00	
Due and accrued for rent, salaries, etc.,	3,331 64	
State and local taxes,	567 66	
Commissions and brokerage,	6,482 95	
Return premiums,	5,109 10	
Gross liabilities,	$547,535 27	
Deduct liabilities on special deposits,	39,228 97	
		508,306 30
Surplus,		$229,128 15

INCOME.

Cash received for fire premiums,	$930,272 88	
Deduct reinsurance and return premiums,	202,518 59	
Net cash received for fire premiums,		$727,754 29
Interest and dividends received from all sources,		23,143 86
Gross cash income,		$750,898 15

Expenditures.

Cash paid for fire losses,	$553,773 10	
Deduct salvage and reinsurance,	48,785 22	
Net cash paid for fire losses,		$504,987 88
Cash paid for commissions and brokerage,		120,954 20
for salaries of officers and employees,		60,646 33
State and local taxes,		18,339 34
for incidentals,		55,670 96
Gross cash expenditures,		$760,598 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$60,272,408 00	$784,874 29
written during 1883,	79,309,884 00	944,559 94
Total,	$139,582,292 00	$1,729,434 23
Deduct risks expired and terminated,	74,338,862 00	854,839 07
In force at end of year,	$65,243,430 00	$874,595 16
Deduct amount reinsured,	2,923,687 00	41,623 65
Net amount in force,	$62,319,743 00	$832,971 51

Miscellaneous.

Fire losses incurred during the year,	$511,557 02

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENGLAND.

H. E. Bowers, *Manager.*

Office, No. 54 William Street, New York.

Summary of Assets, Dec. 31, 1883.

United States bonds,	$990,000 00	
Cash deposited in bank,	200,445 72	
Interest due and accrued,	8,000 00	
Premiums in course of collection (gross),	57,804 35	
Gross assets,		$1,256,250 07
Deduct special deposits in other States,		216,562 50
Balance,		$1,039,687 57

Liabilities.

Amount of unpaid losses,	$62,214 56	
Unearned premiums on outstanding risks,	401,212 31	
Commissions and brokerage,	10,221 86	
Return premiums,	311 84	
Gross liabilities,	$473,960 57	
Deduct liabilities on special deposits,	41,561 59	
		$432,398 98
Surplus,		$607,288 59

Income.

Cash received for fire premiums,	$836,479 41	
Deduct reinsurance and return premiums,	150,966 52	
Net cash received for fire premiums,		$685,512 89
Interest and dividends received from all sources,		16,141 73
Gross cash income,		$701,654 62

Expenditures.

Cash paid for fire losses,	$311,751 30	
Deduct salvage and reinsurance,	3,164 28	
Net cash paid for fire losses,		$308,587 02
Cash paid for commissions and brokerage,		118,400 91
for salaries of officers and employees,		57,910 19
for State and local taxes,		15,445 71
for incidentals,		38,196 80
Gross cash expenditures,		$538,540 63

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$60,560,482 00	$595,511 82
written during 1883,	94,720,449 00	832,700 29
Total,	$155,280,931 00	$1,428,212 11
Deduct risks expired and terminated,	68,646,550 00	661,857 50
In force at end of year,	$86,634,381 00	$766,354 61
Deduct amount reinsured,	744,699 00	4,671 35
Net amount in force,	$85,889,682 00	$761,683 26

Miscellaneous.

Fire losses incurred during the year,	$336,201 94

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

SOPHUS V. DORRIEN, *Resident Manager.*

Office, 178 Broadway, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$547,000 00	$647,163 75
Chic., Milwaukee and St. Paul R.R. bonds,	15,000 00	19,650 00
Chicago and North-Western R.R. bonds,	25,000 00	32,750 00
Chicago, Burlington & Quincy R.R. bonds,	20,000 00	25,800 00
N. Y., Lake Erie and Western R.R. bonds,	25,000 00	31,750 00
St. Paul, Minneap. & Manitoba R.R. bonds,	21,000 00	22,785 00
Central Pacific Railroad bonds,	20,000 00	22,600 00
Kansas Pacific Railroad bonds,	20,000 00	21,400 00
Union Pacific Railroad bonds,	20,000 00	22,850 00
	$713,000 00	$846,748 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Northern Pacific Railroad bonds,	$72,277 50	$60,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Loans on mort'ge of real estate (first liens*),	$23,000 00	
Bonds, as per schedule,	846,748 75	
Loans on collateral security, as per schedule,	60,000 00	
Cash deposited in bank,	29,266 36	
Premiums in course of collection (net),	32,090 02	
Notes taken for fire risks,	1,619 11	
Gross assets,		$992,724 24
Deduct special deposits in other States,		228,518 75
Balance,		$764,205 49

LIABILITIES.

Total amount of losses unpaid,	$50,865 00
Less reinsurance,	1,300 00
Net amount of unpaid losses,	$49,565 00

* Value of lands mortgaged, $30,000 00
Value of buildings thereon, 50,000 00
Amount of insurance held as collateral, 20,000 00

Unearned premiums on outstanding risks,	$441,140 82	
Gross liabilities,	$490,705 82	
Deduct liabilities on special deposits,	58,933 06	
		$431,772 76
Surplus,		$332,432 73

Income.

Cash received for fire premiums,	$881,994 92	
Deduct reinsurance and return premiums,	120,308 20	
Net cash received for fire premiums,		$761,686 72
Interest received on bonds and mortgages,		1,150 00
Interest and dividends received from all other sources,		35,483 07
Gross cash income,		$798,319 79

Expenditures.

Cash paid for fire losses,	$514,226 34
Cash paid for commissions and brokerage,	149,330 70
for salaries of officers and employees,	40,039 65
for State and local taxes,	15,306 81
for incidentals,	35,089 33
Gross cash expenditures,	$753,992 83

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$57,860,404 00	$689,849 66
written during 1883,	79,955,996 00	886,396 30
Total,	$137,816,400 00	$1,576,245 96
Deduct risks expired and terminated,	70,247,873 00	729,876 64
In force at end of year,	$67,568,527 00	$846,369 32
Deduct amount reinsured,	732,476 00	8,468 83
Net amount in force,	$66,836,051 00	$837,900 49

Miscellaneous.

Fire losses incurred during the year,	$513,538 34

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

RICHARD D. ALLIGER, *Resident Manager.*

Office, No. 33 Pine Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$734,300 00	$905,114 13
Tennessee State bonds,	20,000 00	7,600 00
Virginia State bonds,	71,600 00	25,060 00
West Virginia State bonds,	28,666 66	1,146 68
Certificate of Deposit Union Trust Co.,	31,226 94	31,226 94
	$885,793 60	$970,147 75

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$250,000 00	
Bonds, etc., as per schedule,	970,147 75	
Cash in the office of the company,	307 77	
Cash deposited in bank,	26,244 09	
Interest due and accrued,	395 30	
Premiums in course of collection (gross),	102,017 96	
Rents due and accrued,	3,791 67	
Premiums more than 3 mos. due, $1,595 96		
Gross assets,		$1,352,904 54
Deduct special deposits in other States,		315,881 25
Balance,		$1,037,023 29

LIABILITIES.

Losses adjusted unpaid,	$12,523 21	
claimed and reported,	48,662 25	
disputed or resisted,	21,715 15	
Total amount of losses,	$82,900 61	
Less reinsurance,	125 00	
Net amount of unpaid losses,	$82,775 61	
Unearned premiums on outstanding risks,	628,433 05	
Commissions and brokerage,	16,376 46	
Gross liabilities,	$727,585 12	
Deduct liabilities on special deposits,	102,082 58	
		625,502 54
Surplus,		$411,520 75

Income.

Cash received for fire premiums,	$1,328,314 79	
Deduct reinsurance and return premiums,	208,966 80	
Net cash received for fire premiums,		$1,119,347 99
Interest and dividends received from all sources,		28,294 71
Income from rents,		22,600 00
Gross cash income,		$1,170,242 70

Expenditures.

Cash paid for fire losses,	$700,767 51	
Deduct salvage and reinsurance,	20,998 63	
Net cash paid for fire losses,		$679,768 88
Cash paid for commissions and brokerage,		175,748 15
for salaries of officers and employees,		104,931 01
for State and local taxes,		35,691 16
for incidentals,		11,109 51
Gross cash expenditures,		$1,007,248 71

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$66,781,959 00	$781,939 54
written during 1883,	108,908,521 00	1,311,553 82
Total,	$175,690,480 00	$2,093,493 36
Deduct risks expired and terminated,	78,214,437 00	892,550 55
In force at end of year,	$97,476,043 00	$1,200,942 81
Deduct amount reinsured,	1,251,598 00	16,604 87
Net amount in force,	$96,224,445 00	$1,184,337 94

Miscellaneous.

Fire losses incurred during the year,	$690,341 50

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

HENRY ROBERTSON, *Resident Manager.*

Office, No. 40 Pine Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$909,227 50	
Premiums in course of collection (net),	58,500 73	
Gross assets,		*$967,728 23

LIABILITIES.

Losses adjusted, unpaid,	$42,969 53	
claimed and reported,	67,381 68	
disputed or resisted,	37,330 12	
Unearned premiums on outstanding risks,	654,636 74	
State and local taxes,	8,500 00	
Commissions and brokerage,	3,000 00	
Gross liabilities,	$813,818 07	
Deduct liabilities on special deposits,	64,200 00	
		749,618 07
Surplus,		$218,110 16

INCOME.

Cash received for fire premiums,	$1,301,068 61	
Deduct reinsurance and return premiums,	209,612 98	
Net cash received for fire premiums,		$1,091,455 63
Interest and dividends received from all sources,		59,860 57
Gross cash income,		$1,151,316 20

EXPENDITURES.

Cash paid for fire losses,	$766,483 41
Cash paid for commissions and brokerage,	167,448 32
for salaries of officers and employees,	153,288 17
for State and local taxes,	28,152 38
Gross cash expenditures,	$1,115,372 28

* In addition to this amount the company reports $487,586.39 in other assets in this country, but not in the hands of trustees or on deposit with any State department where it is available for payment of losses to citizens of this State, and therefore not recognized as a credit under the laws of Massachusetts.

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$113,630,529 00	$1,254,035 34
written during 1883,	127,955,734 00	1,307,235 61
Total,	$241,586,263 00	$2,561,270 95
Deduct risks expired and terminated,	119,604,595 00	1,246,347 17
In force at end of year,	$121,981,668 00	$1,314,923 78
Deduct amount reinsured,	2,728,396 00	25,264 60
Net amount in force,	$119,253,272 00	$1,289,659 18

Miscellaneous.

Fire losses incurred during the year,	$796,573 88

UNITED STATES BRANCH OF THE LION FIRE INSURANCE COMPANY, LONDON, ENGLAND.

M. Bennett, Jr., *Manager.*

Office, No. 64 Pearl Street, Hartford, Conn.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$400,000 00	$496,000 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
Adams Express Co.'s stock,	$10,160 00	
Wells, Fargo & Co.'s stock,	5,750 00	
Travelers' Insurance Co.'s stock,	580 00	
American Express Co.'s stock,	450 00	
Ætna Insurance Co.'s stock,	1,760 00	
Wabash, St. Louis and Pacific R.R. stock,	1,800 00	
United States Express Co.'s stock,	6,270 00	
Connecticut Fire Insurance Co.'s stock,	3,120 00	$40,000 00
Chicago, Burl. and Quincy R R. bonds,	8,850 00	
Cleveland, Col., C. & I. R.R. Co.'s stock,	6,400 00	
Beloit and Madison R.R. bonds,	2,200 00	
Pacific Mail Steamship Co.'s stock,	4,000 00	
Ninth Nat'l Bank of New York stock,	6,250 00	
Collins Company stock,	358 00	
Chicago and Alton R.R. stock,	6,600 00	4,500 00
Chicago and Alton R.R. stock,	6,600 00	4,500 00
N. Y , New Haven and Hartford R.R. stock,	2,450 00	800 00
Hartford Fire Insurance Co.'s stock,	26,950 00	15,000 00

	Market value.	Loaned thereon.
Willimantic Linen Co.'s stock,	$350 00	$300 00
Chicago, Burl. and Quincy R.R. stock,	2,280 00	
Chicago City Railway stock,	5,100 00	9,000 00
Russell & Erwin Manufacturing Co.'s stock,	3,600 00	
Collins Company stock,	2,240 00	
Willimantic Linen Co.'s stock,	3,828 00	4,500 00
Phœnix Fire Insurance Co.'s stock,	1,640 00	
Chicago and Alton R.R. stock,	1,320 00	2,500 00
New York and Harlem R.R. stock,	5,700 00	
Meriden Britannia Co.'s stock,	20,000 00	10,000 00
Ætna Insurance Co.'s stock,	1,760 00	2,000 00
Hartford Fire Insurance Co.'s stock,	1,375 00	
Willimantic Linen Co.'s stock,	9,450 00	7,000 00
Mortgage bonds, Davis County, Kansas,	500 00	1,600 00
Mortgage bonds, Butler County, Kansas,	1,200 00	
Mortgage bonds, Lyon County, Kansas,	1,500 00	
	$162,391 00	$101,700 00

Summary of Assets, Dec. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$63,250 00	
Bonds, as per schedule,	496,000 00	
Loans on collateral security, as per schedule,	101,700 00	
Cash in the office of the company,	205 34	
Cash deposited in bank,	57,502 28	
Premiums in course of collection (gross),	57,486 56	
Reinsurance due,	27,060 77	
Gross assets,		$803,204 95
Deduct special deposits in other States,		248,000 00
Balance,		$555,204 95

Liabilities.

Losses adjusted, unpaid,	$8,450 00	
claimed and reported,	29,350 00	
Unearned premiums on outstanding risks,	190,212 15	
Commissions and brokerage,	5,902 40	
Gross liabilities,	$233,914 55	
Deduct liabilities on special deposits,	54,494 53	
		179,420 02
Surplus,		$375,784 93

* Value of lands mortgaged, $50,000 00
Value of buildings thereon, 80,000 00
Amount of insurance held as collateral, 77,000 00

Income.

Cash received for fire premiums,	$673,103 06	
Deduct reinsurance and return premiums,	284,888 60	
Net cash received for fire premiums,		$388,214 46
Interest received on bonds and mortgages,		3,028 34
Interest and dividends received from all other sources,		21,869 04
Gross cash income,		$413,111 84

Expenditures.

Cash paid for fire losses,	$234,677 97
Cash paid for commissions and brokerage,	57,995 28
for salaries of officers and employees,	40,422 24
for State and local taxes,	10,114 16
for incidentals,	22,402 89
Remitted to home office, $12,577 77	
Gross cash expenditures,	$365,612 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$34,637,882 00	$348,347 46
written during 1883,	56,323,406 00	660,566 26
Total,	$90,961,288 00	$1,008,913 72
Deduct risks expired and terminated,	53,526,485 00	507,012 54
In force at end of year,	$37,434,803 00	$501,901 18
Deduct amount reinsured,	8,868,329 00	128,031 12
Net amount in force,	$28,566,474 00	$373,870 06

Miscellaneous.

Fire losses incurred during the year,	$247,816 51

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

JAMES E. PULSFORD, *Resident Manager.*

Office, No. 45 William Street, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,410,000 00	$1,742,380 00
New York state bonds,	45,000 00	52,650 00
New York city bonds,	50,000 00	60,500 00
Richmond city bonds,	5,000 00	6,725 00
Boston city bonds,	193,000 00	223,150 00
Mississippi pay warrants,	20,000 00	20,000 00
	$1,723,000 00	$2,105,405 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash value of unencumbered real estate,	$1,145,000 00	
Loans on mort'ge of real estate (first liens),	1,395,493 24	
Interest due or accrued thereon,	29,621 43	
Stocks, bonds, etc., as per schedule,	2,105,405 00	
Cash deposited in bank,	676,569 34	
Interest due and accrued,	1,462 78	
Premiums in course of collection (gross),	395,067 99	
Rents due and accrued,	2,008 72	
Loans on life policies,	19,925 00	
Miscellaneous,	1,406 21	
Premiums more than 3 mos. due, $6,368 52		
Gross assets,		$5,771,959 71
Deduct special deposits in other states,		308,675 00
		$5,463,284 71

LIABILITIES.

Losses adjusted, unpaid,	$14,645 62	
claimed and reported,	320,001 41	
disputed or resisted,	52,339 10	
Total amount of losses,	$386,986 13	
Less reinsurance,	60,080 53	
Net amount of unpaid losses,	$326,905 60	
Unearned premiums on outstanding risks,	2,357,701 73	
Reclaimable on perpetual fire policies,	318,201 99	
Life and annuity reserve fund,	102,708 26	

Commissions and brokerage,	$54,633 49	
Due for reinsurance,	35,297 36	
Gross liabilities,	$3,195,448 43	
Deduct liabilities on special deposits,	223,257 19	
		$2,972,191 24
Surplus,		$2,491,093 47

Income.

Cash received for fire premiums,	$4,288,061 27	
Deduct reinsurance and return premiums,	885,042 14	
Net cash received for fire premiums,		$3,403,019 13
Interest received on bonds and mortgages,		60,863 64
Interest and dividends received from all other sources,		91,610 60
Income from rents,		50,347 61
Deposits received for perpetual fire risks,	$30,353 67	
Gross cash income,		$3,605,840 98

Expenditures.

Cash paid for fire losses,	$2,259,734 81	
Deduct salvage and reinsurance,	230,218 63	
Net cash paid for fire losses,		$2,029,516 18
Cash paid for commissions and brokerage,		585,078 29
for salaries of officers and employees,		167,322 36
for State and local taxes,		57,000 61
for incidentals,		184,359 29
Deposits returned on perpetual fire risks,	$24,571 49	
Gross cash expenditures,		$3,023,276 73

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$471,823,052 00	$4,183,300 76
written during 1883,	528,439,136 00	4,360,753 77
Total,	$1,000,262,188 00	$8,544,054 53
Deduct risks expired and terminated,	456,440,678 00	3,625,152 28
In force at end of year,	$543,821,510 00	$4,918,902 25
Deduct amount reinsured,	45,446,402 00	363,874 12
Net amount in force,	$498,375,108 00	$4,555,028 13
Perpetual risks (included above),	$10,913,656 00	$40,069 58

Miscellaneous.

Fire losses incurred during the year,	$1,998,987 75

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

B. Lockwood, *Resident Manager.*

Office, No. 88 Wall Street, New York.

Summary of Assets, Dec. 31, 1883.

United States bonds,	$1,334,100 00	
Cash in the office of the company,	607 77	
Cash deposited in bank,	24,034 48	
Interest due and accrued,	4,237 50	
Premiums in course of collection (gross),	53,808 62	
Gross assets,		$1,416,788 37
Deduct special deposits in other States,		269,662 50
Balance,		$1,147,125 87

Liabilities.

Amount of unpaid losses,	$88,000 00	
Unearned premiums on outstanding risks,	582,309 51	
Commissions and brokerage,	1,104 39	
Reinsurance, etc.,	733 98	
Gross liabilities,	$672,147 88	
Deduct liabilities on special deposits,	94,432 72	
		577,715 16
Surplus,		$569,410 71

Income.

Cash received for fire premiums,	$1,011,392 64	
Deduct reinsurance and return premiums,	220,495 55	
Net cash received for fire premiums,		$790,897 09
Interest and dividends received from all sources,		52,275 00
Gross cash income,		$843,172 09

Expenditures.

Cash paid for fire losses,		$616,967 58
Cash paid for commissions and brokerage,		148,009 63
for salaries of officers and employees,		36,284 27
for State and local taxes,		29,109 97
for incidentals,		58,281 29
Cash remitted to home office,	$15,563 51	
Gross cash expenditures,		$888,652 74

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$112,829,136 00	$1,144,271 70
written during 1883,	110,194,468 00	1,027,313 20
Total,	$223,023,604 00	$2,171,584 90
Deduct risks expired and terminated,	105,631,375 00	1,013,364 43
In force at end of year,	$117,392,229 00	$1,158,220 47
Deduct amount reinsured,	8,134,380 00	29,874 99
Net amount in force,	$109,257,849 00	$1,128,345 48

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIVERPOOL, ENG.

Foster & Scull, *Managers of the New England Branch.*

Office, No. 53 Devonshire Street, Boston.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$570,000 00	$674,700 00
Chicago and North-Western R.R. bonds,	75,000 00	93,375 00
New York Central and H. R. R.R. bonds,	75,000 00	97,500 00
New York and Harlem Railroad bonds,	100,000 00	130,000 00
Chic., Burlington and Quincy R.R. bonds,	100,000 00	90,250 00
Delaware and Hudson River R.R. bonds,	75,000 00	84,150 00
Chic, Rock Island and Pacific R.R. bonds,	15,000 00	18,900 00
Lake Shore and Mich. Southern R.R. b'ds,	30,000 00	38,550 00
	$1,040,000 00	$1,227,425 00

Summary of Assets, Dec. 31, 1883.

Bonds, as per schedule,	$1,227,425 00	
Cash in the office of the company,	9,951 20	
Cash deposited in bank,	48,221 88	
Interest due and accrued,	8,540 94	
Premiums in course of collection (gross),	104,407 86	
Premiums more than 3 mos. due, $1,389 58		
Gross assets,		$1,398,546 88
Deduct special deposits in other States,		289,250 00
Balance,		$1,109,296 88

Liabilities.

Losses adjusted, unpaid,	$7,866 43	
claimed and reported,	102,493 08	
disputed or resisted,	9,215 00	
Total amount of losses,	$119,574 51	
Less reinsurance,	500 00	
Net amount of unpaid losses,	$119,074 51	
Unearned premiums on outstanding risks,	721,689 11	
Reclaimable on perpetual fire policies,	180 00	
Due and accrued for rent, salaries, etc.,	6,006 08	
State and local taxes,	5,304 54	
Commissions and brokerage,	18,089 58	
Return premiums,	994 12	
Reinsurance,	1,439 33	
Gross liabilities,	$872,777 27	
Deduct liabilities on special deposits,	96,151 92	
		$776,625 35
Surplus,		$332,671 53

Income.

Cash received for fire premiums,	$1,358,956 55	
Deduct reinsurance and return premiums,	209,886 23	
Net cash received for fire premiums,		$1,149,070 32
Interest and dividends received from all sources,		38,056 87
Deposits received for perpetual fire risks,	$180·00	
Gross cash income,		$1,187,127 19

Expenditures.

Cash paid for fire losses,	$805,565 10	
Deduct salvage and reinsurance,	25,424 64	
Net cash paid for fire losses,		$780,140 46
Cash paid for commissions and brokerage,		212,961 45
for salaries of officers and employees,		55,220 82
for State and local taxes,		26,511 64
for incidentals,		68,545 80
Gross cash expenditures,		$1,143,380 17

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$112,841,123 00	$1,092,478 12
written during 1883,	152,718,852 00	1,377,298 31
Total,	$265,559,975 00	$2,469,776 43
Deduct risks expired and terminated,	125,895,819 00	1,043,255 67
In force at end of year,	$139,664,156 00	$1,426,520 76
Deduct amount reinsured,	4,445,469 00	52,999 87
Net amount in force,	$135,218,687 00	$1,373,520 89

Miscellaneous.

Fire losses incurred during the year,	$807,499 49

UNITED STATES BRANCH OF THE LONDON AND PROVINCIAL FIRE INSURANCE COMPANY, LONDON, ENG.

John C. Mills, *Resident Manager.*

Office, 33 Pine Street New York.

Summary of Assets, Dec. 31, 1883.

United States bonds,	$336,650 00	
Loan on Union Trust Co. cert.,	129,656 20	
Cash deposited in bank,	3,886 85	
Premiums in course of collection (gross),	40,455 52	
Gross assets,		$510,648 57

Liabilities.

Losses adjusted unpaid,	$35,444 90	
claimed and reported,	32,294 54	
Total amount of losses,	$67,739 44	
Less reinsurance,	7,113 58	
Net amount of unpaid losses,	$60,625 86	
Unearned premiums on outstanding risks,	228,156 74	
Commissions and brokerage,	1,677 13	
Gross liabilities,		290,459 73
Surplus,		$220,188 84

Income.

Cash rec'd for fire premiums,	$554,006 04	
Deduct reinsurance and return premiums,	125,738 24	
Net cash received for fire premiums,		$428,267 80
Interest and dividends received from all other sources,		9,342 05
Gross cash income,		$437,609 85

Expenditures.

Cash paid for fire losses,	$324,565 78	
Deduct salvage and reinsurance,	4,707 73	
Net cash paid for fire losses,		$319,858 05
Cash paid for commissions and brokerage,		53,197 56
for salaries of officers and employees,		27,235 00
for State and local taxes,		13,417 06
for incidentals,		49,007 08
Gross cash expenditures,		$462,714 75

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$30,748,060 00	$345,103 60
written during 1883,	48,739,837 00	567,317 89
Total,	$79,487,897 00	$912,421 49
Deduct risks expired and terminated,	40,271,064 00	467,219 72
In force at end of year,	$39,216,833 00	$445,201 77
Deduct amount reinsured,	994,589 00	11,484 88
Net amount in force,	$38,222,244 00	$433,716 89

Miscellaneous.

Fire losses incurred during the year,	$358,105 34

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, G. B.

CHARLES E. WHITE AND SAMUEL P. BLAGDEN, *Managers.*

Office, No. 54 William Street, New York.

DETAILED STATEMENT OF BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,793,000 00	$2,148,388 75
N. Y. Central and Hudson River R.R. bonds,	500,000 00	650,000 00
New York county bonds,	31,000 00	41,400 00
New York city bonds,	18,000 00	23,870 00
South Carolina state bonds,	12,500 00	13,125 00
Alabama state bonds,	10,000 00	8,337 50
Tennessee state bonds,	25,124 80	10,474 88
Virginia state bonds,	46,300 00	20,835 00
Virginia deferred certificates,	18,666 67	1,680 00
	$2,454,591 47	$2,918,111 13

SUMMARY OF ASSETS, DEC. 31, 1883.

Bonds, etc., as per schedule,	$2,918,111 13	
Cash in the office of the company,	410 46	
Cash deposited in bank,	143,819 77	
Cash deposited with trustees,	50,000 00	
Interest due and accrued,	33,494 45	
Premiums in course of collection (net),	118,301 00	
Salvage,	289 45	
Gross assets,		$3,264,426 26
Deduct special deposits in other States,		294,028 75
Balance,		$2,970,397 51

LIABILITIES.

Losses adjusted, unpaid,	$43,899 70	
claimed and reported,	89,217 26	
disputed or resisted,	31,225 92	
Unearned premiums on outstanding risks,	1,220,996 07	
Gross liabilities,	$1,385,338 95	
Deduct liabilities on special deposits,	142,418 00	
		1,242,920 95
Surplus,		$1,727,476 56

Income.

Cash received for fire premiums,	$2,048,002 22	
Deduct reinsurance and return premiums,	360,391 31	
Net cash received for fire premiums,		$1,687,610 91
Interest and dividends received from all sources,		107,050 13
Gross cash income,		$1,794,661 04

Expenditures.

Cash paid for fire losses,	$1,194,284 65
Cash paid for commissions and brokerage,	244,323 76
for salaries of officers and employees,	119,794 68
for State and local taxes,	46,157 79
for incidentals,	125,985 66
Gross cash expenditures,	$1,730,546 54

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$234,960,356 00	$2,040,053 71
written during 1883,	260,018,551 00	2,055,812 28
Total,	$494,978,907 00	$4,095,865 99
Deduct risks expired and terminated,	243,588,639 00	1,788,786 47
In force at end of year,	$251,390,268 00	$2,307,079 52

Miscellaneous.

Fire losses incurred during the year,	$1,210,098 17

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

Henry H. Hall, *Resident Manager.*

Office, 153 Broadway, New York.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value
United States bonds,	$687,150 00	$841,830 85
Massachusetts state bonds,	85,360 00	93,896 00
Boston city bonds,	98,455 00	112,282 00
St. Louis city bonds,	38,800 00	42,874 00
Providence city bonds,	50,925 00	58,054 50
	$960,690 00	$1,148,937 35

Summary of Assets, Dec. 31, 1883.

Bonds, as per schedule,	$1,148,937 35	
Cash in the office of the company,	1,605 90	
deposited in bank,	59,961 75	
Premiums in course of collection (gross),	85,921 96	
Gross assets,		$1,296,426 96
Deduct special deposits in other states,		290,733 00
Balance,		$1,005,693 96

Liabilities.

Losses claimed and reported,	$79,481 19	
disputed or resisted,	15,938 39	
Total amount of losses,	$95,419 58	
Less reinsurance,	2,500 00	
Net amount of unpaid losses,	$92,919 58	
Unearned premiums on outstanding risks,	389,363 04	
Due and accrued for rent, salaries, etc.,	1,500 00	
Commissions and brokerage,	14,256 05	
Gross liabilities,	$498,038 67	
Deduct liabilities on special deposits,	47,858 94	
		450,179 73
Surplus,		$555,514 23

Income.

Cash received for fire premiums,	$784,943 48	
Deduct reinsurance and return premiums,	124,518 96	
Net cash received for fire premiums,		$660,424 52
Interest and dividends received from all sources,		37,945 30
Gross cash income,		$698,369 82

Expenditures.

Cash paid for fire losses,	$453,361 49	
Deduct salvage and reinsurance,	2,052 74	
Net cash paid for fire losses,		$451,308 75
Cash paid for commissions and brokerage,		100,884 19
for salaries of officers and employees,		54,266 53
for State and local taxes,		19,014 84
for incidentals,		59,750 13
Gross cash expenditures,		$685,224 44

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$56,686,089 00	$638,791 00
written during 1883,	75,964,397 00	811,404 96
Total,	$132,650,486 00	$1,450,195 96
Deduct risks expired and terminated,	65,484,992 00	702,392 35
In force at end of year,	$67,165,494 00	$747,803 61
Deduct amount reinsured,	1,102,171 00	10,966 17
Net amount in force,	$66,063,323 00	$736,837 44

Miscellaneous.

Fire losses incurred during the year,	$466,514 76

UNITED STATES BRANCH OF THE NORTH GERMAN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

J. Claussen, *Resident Manager.*

Office, No. 202 Broadway, New York.

Summary of Assets, Dec. 31, 1883.

United States bonds,	$379,680 00	
Cash in office and in bank,	44,034 82	
Premiums in course of collection (net),	16,659 29	
Reinsurance due,	1,163 68	
Gross assets,		$441,537 79

Liabilities.

Losses adjusted, unpaid,	$6,641 00	
claimed and reported,	18,774 00	
Total amount of losses,	$25,415 00	
Less reinsurance,	3,023 00	
Net amount of unpaid losses,	$22,392 00	
Unearned premiums on outstanding risks,	156,653 32	
Gross liabilities,		179,045 32
Surplus		$262,492 47

INCOME.

Cash received for fire premiums,	$389,667 67	
Deduct reinsurance and return premiums,	89,812 46	
Net cash received for fire premiums,		$299,855 21
Interest received from all sources,		11,030 62
Gross cash income,		$310,885 83

EXPENDITURES.

Cash paid for fire losses,	$247,648 12	
Deduct salvage and reinsurance,	41,103 28	
Net cash paid for fire losses,		$206,544 84
Cash paid for commissions and brokerage,		59,480 81
for salaries of officers and employees,		16,066 46
for State and local taxes,		7,253 74
for incidentals,		18,071 78
Gross cash expenditures,		$307,417 63

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$20,858,567 00	$267,667 09
written during 1883,	30,046,952 00	388,554 05
Total,	$50,905,519 00	$656,221 14
Deduct risks expired and terminated,	24,727,638 00	307,035 25
In force at end of year,	$26,177,881 00	$349,185 89
Deduct amount reinsured,	2,536,131 00	41,360 47
Net amount in force,	$23,641,750 00	$307,825 42

MISCELLANEOUS.

Fire losses incurred during the year,	$218,779 22

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, NORWICH, ENGLAND.

J. MONTGOMERY HARE, *Resident Manager.*

Office, No. 67 Wall Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$675,800 00
New York city bonds,	202,738 75
Cash in the office of the company,	1,330 77
Cash deposited in bank,	220,031 20
Interest due and accrued,	1,481 67

Premiums in course of collection (net),	$22,713 62	
Reinsurance due,	975 60	
Gross assets,		$1,125,071 61
Deduct special deposits in other States,		257,920 00
Balance,		$867,151 61

LIABILITIES.

Total amount of losses,	$76,856 00	
Less reinsurance,	4,787 91	
Net amount of unpaid losses,	$72,068 09	
Unearned premiums on outstanding risks,	420,669 28	
Due and accrued for rent, salaries, etc.,	1,000 00	
Gross liabilities,	$493,737 37	
Deduct liabilities on special deposits,	57,733 00	
		436,004 37
Surplus,		$431,147 24

INCOME.

Cash received for fire premiums,	$885,521 35	
Deduct reinsurance and return premiums,	169,960 84	
Net cash received for fire premiums,		$715,560 51
Interest and dividends received from all sources,		34,211 64
Gross cash income,		$749,772 15

EXPENDITURES.

Cash paid for fire losses,	$450,555 34	
Deduct salvage and reinsurance,	40,537 36	
Net cash paid for fire losses,		$410,017 98
Cash paid for commissions and brokerage,		119,217 61
for salaries of officers and employees,		60,145 90
for State and local taxes,		12,665 70
for incidentals,		54,008 39
Gross cash expenditures,		$656,055 58

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$62,751,741 00	$556,539 42
written during 1883,	98,095,723 00	890,479 02
Total,	$160,847,464 00	$1,447,018 44
Deduct risks expired and terminated,	73,105,813 00	600,016 55
In force at end of year,	$87,741,651 00	$847,001 89
Deduct amount reinsured,	6,708,614 00	53,185 94
Net amount in force,	$81,033,037 00	$793,815 95

MISCELLANEOUS.

Fire losses incurred during the year,	$404,942 00

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY, LONDON, ENGLAND.

ALEXANDER D. IRVING, *Manager.*

Office, No. 67 Wall Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$1,292,017 50	
Cash deposited in bank,	141,369 47	
Interest due and accrued,	8,280 00	
Premiums in course of collection (net),	81,332 03	
Gross assets,		$1,522,999 00
Deduct special deposits in other States,		253,687 50
Balance,		$1,269,311 50

LIABILITIES.

Losses adjusted, unpaid,	$38,299 00	
claimed and reported,	167,096 00	
disputed or resisted,	2,000 00	
Total amount of losses,	$207,395 00	
Less reinsurance,	27,127 00	
Net amount of unpaid losses,	$180,268 00	
Unearned premiums on outstanding risks,	792,055 81	
Gross liabilities,	$972,323 81	
Deduct liabilities on special deposits,	78,097 46	
		894,226 35
Surplus,		$375,085 15

INCOME.

Cash received for fire premiums,	$1,510,294 70	
Deduct reinsurance and return premiums,	309,863 36	
Net cash received for fire premiums,		$1,200,431 34
Interest and dividends received from all sources,		42,423 75
Gross cash income,		$1,242,855 09

EXPENDITURES.

Cash paid for fire losses,	$780,608 81	
Deduct salvage and reinsurance,	68,190 06	
Net cash paid for fire losses,		$712,418 75

Cash paid for commissions and brokerage,	$179,431 58
for salaries of officers and employees,	59,066 36
for State and local taxes,	31,688 48
for incidentals,	96,520 44
Gross cash expenditures,	$1,079,125 61

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$118,998,985 00	$1,116,044 65
written during 1883,	175,297,980 00	1,518,527 40
Total,	$294,296,965 00	$2,634,572 05
Deduct risks expired and terminated,	127,223,950 00	1,070,793 86
In force at end of year,	$167,073,015 00	$1,563,778 19
Deduct amount reinsured,	10,188,658 00	83,583 93
Net amount in force,	$156,884,357 00	$1,480,194 26

Miscellaneous.

Fire losses incurred during the year,	$780,440 75

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

James A. Macdonald, *Manager.*

Office, No. 37 Wall Street, New York.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$856,300 00	$1,053,181 63
N. Y., Lacka. and Western R. R. bonds,	100,000 00	109,139 39
Mississippi state bonds,	20,000 00	20,000 00
Farmers' Loan and Trust Co. stock,	10,000 00	40,000 00
	$986,300 00	$1,222,321 02

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$354,260 30
Stocks and bonds as per schedule,	1,222,321 02
Cash in the office of the company,	323 94
deposited in bank,	39,247 03
deposited with trustees,	662 10
Interest due and accrued,	3,733 33

Premiums in course of collection (gross),	$99,847 19	
Rents due and accrued,	6,743 46	
Reinsurance due,	1,764 49	
Gross assets,		$1,728,902 86
Deduct special deposits in other states,		317,300 00
Balance,		$1,411,602 86

LIABILITIES.

Losses adjusted and reported,	$120,250 77	
disputed or resisted,	12,775 00	
Total amount of losses,	$133,025 77	
Less reinsurance,	5,703 15	
Net amount of unpaid losses,	$127,322 62	
Unearned premiums on outstanding risks,	834,610 58	
Commissions and brokerage,	2,882 72	
Miscellaneous,	733 98	
Gross liabilities,	$965,549 90	
Deduct liabilities on special deposits,	120,676 86	
		844,873 04
Surplus,		$566,729 82

INCOME.

Cash received for fire premiums,	$1,641,790 95	
Deduct reinsurance and return premiums,	416,089 61	
Net cash received for fire premiums,		$1,225,701 34
Interest and dividends received from all sources,		44,335 77
Income from rents,		24,536 80
Gross cash income,		$1,294,573 91

EXPENDITURES.

Cash paid for fire losses,	$1,046,428 93	
Deduct salvage and reinsurance,	125,281 55	
Net cash paid for fire losses,		$921,147 38
Cash paid for commissions and brokerage,		168,360 44
for salaries of officers and employees,		75,654 80
for State and local taxes,		36,388 54
for incidentals,		77,338 14
Gross cash expenditures,		$1,278,889 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$135,511,125 00	$1,473,947 90
written during 1883,	158,041,861 00	1,639,830 34
Total,	$293,552,986 00	$3,113,778 24
Deduct risks expired and terminated,	135,839,822 00	1,390,710 19
In force at end of year,	$157,713,164 00	$1,723,068 05
Deduct amount reinsured,	11,052,941 00	136,529 60
Net amount in force,	$146,660,223 00	$1,586,538 45

Miscellaneous.

Fire losses incurred during the year,	$909,535 80

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

Scull and Bradley, *Managers of New England Branch.*

Office No. 53 Devonshire Street, Boston.

Summary of Assets, Dec. 31, 1883.

Cash value of unencumbered real estate,	$1,115,649 42	
United States bonds,	2,331,873 75	
Cash in the office of the company,	6,713 25	
Cash deposited in bank,	443,495 69	
Interest due and accrued,	48,100 00	
Premiums in course of collection (gross),	238,281 02	
Rents due and accrued,	250 00	
Premiums more than 3 mos. due, $14,126 31		
Gross assets,		$4,184,363 13
Deduct special deposits in other States,		306,087 50
Balance,		$3,878,275 63

Liabilities.

Losses adjusted, unpaid,	$14,028 64	
claimed and reported,	223,246 70	
disputed or resisted,	9,750 00	
Total amount of losses,	$247,025 34	
Less reinsurance,	48,303 52	
Net amount of unpaid losses,	$198,721 82	

Unearned premiums on outstanding risks,	$1,796,226 07	
Reclaimable on perpetual fire policies,	60,784 91	
Life and annuity reserve fund,	137,350 00	
Due and accrued for rent, salaries, etc.,	774 54	
State and local taxes,	13,757 97	
Commissions and brokerage,	46,514 57	
Return premium,	4,388 46	
Reinsurance premiums due,	35,885 21	
Gross liabilities,	$2,294,403 55	
Deduct liabilities on special deposits,	226,557 32	
		$2,067,846 23
Surplus,		$1,810,429 40

Income.

Cash received for fire premiums,	$3,052,472 07	
Deduct reinsurance and return premiums,	582,406 09	
Net cash received for fire premiums,		$2,470,065 98
Interest and dividends received from all sources,		107,743 90
Income from rents,		31,521 49
Deposits received for perpetual fire risks,	$9,088 57	
Gross cash income,		$2,609,331 37

Expenditures.

Cash paid for fire losses,	$1,647,872 55	
Deduct salvage and reinsurance,	194,976 62	
Net cash paid for fire losses,		$1,452,895 93
Cash paid for commissions and brokerage,		475,171 24
for salaries of officers and employees,		133,937 57
for State and local taxes,		55,794 73
for incidentals,		118,488 02
Deposits returned on perpetual fire risks,	$2,213 00	
Gross cash expenditures,		$2,236,287 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$319,177,188 00	$3,037,180 06
written during 1883,	369,691,200 00	3,072,447 96
Total,	$688,868,388 00	$6,109,628 02
Deduct risks expired and terminated,	302,424,407 00	2,466,886 66
In force at end of year,	$386,443,981 00	$3,642,741 36
Deduct amount reinsured,	28,855,703 00	214,938 06
Net amount in force,	$357,588,278 00	$3,427,803 30
Perpetual risks (not included above),	$1,836,793 00	$60,784 91

UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY, EDINBURGH, GREAT BRITAIN.

M. Bennett, Jr., *Manager.*

Office, No. 223 Asylum Street, Hartford, Conn.

Summary of Assets, Dec. 31, 1883.

Loans on mortg'e of real estate (first liens*),	$304,000 00	
United States bonds,	502,200 00	
Middlesex city debentures,	57,875 00	
Toronto city bonds,	64,798 00	
Cash in the office of the company,	12,822 28	
Cash deposited in bank,	75,101 32	
Premiums in course of collection (gross),	56,720 53	
Reinsurance due,	5,973 62	
Gross assets,		$1,079,490 75
Deduct special deposits in other States,		376,873 00
Balance,		$702,617 75

Liabilities.

Losses adjusted, unpaid,	$7,444 00	
claimed and reported,	30,000 00	
Unearned premiums on outstanding risks,	216,049 64	
Commissions and brokerage,	7,600 00	
Gross liabilities,	$261,093 64	
Deduct liabilities on special deposits,	97,789 03	
		163,304 61
Surplus,		$539,313 14

Income.

Cash received for fire premiums,	$721,682 08	
Deduct reinsurance and return premiums,	344,062 13	
Net cash received for fire premiums,		$377,619 95
Interest received on bonds and mortgages,		14,600 06
Interest and dividends received from all other sources,		23,844 96
Gross cash income,		$416,064 97

* Value of lands mortgaged, $329,000 00
Value of buildings thereon, 345,000 00
Amount of insurance held as collateral, 311,200 00

Expenditures.

Cash paid for fire losses,	$281,717 25
for commissions and brokerage,	55,563 00
for salaries of officers and employees,	21,242 49
for State and local taxes,	10,782 49
for incidentals,	21,448 07
Gross cash expenditures,	$390,753 30

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$34,790,256 00	$352,887 91
written during 1883,	67,076,898 00	724,491 52
Total,	$101,867,154 00	$1,077,379 43
Deduct risks expired and terminated,	51,954,306 00	479,861 64
In force at end of year,	$49,912,848 00	$597,517 79
Deduct amount reinsured,	13,503,245 00	181,958 80
Net amount in force,	$36,409,603 00	$415,558 99

Miscellaneous.

Fire losses incurred during the year,	$283,340 82

UNITED STATES BRANCH OF THE SUN FIRE OFFICE COMPANY, LONDON, ENGLAND.

Uri S. Gilbert, *Resident Manager.*

Office, Watertown, New York.

Summary of Assets, Dec. 31, 1883.

Loans on mort'ge of real estate (first liens),	$447,500 00	
Interest due or accrued thereon,	3,427 09	
United States bonds,	687,212 50	
Cash in the office of the company,	5,149 31	
Cash deposited in bank,	169,173 51	
Interest due and accrued,	3,437 81	
Premiums in course of collection (gross),	146,849 07	
Notes taken for fire risks,	13,034 39	
Gross assets,		$1,475,783 68
Deduct special deposits in other States,		188,462 50
Balance,		$1,287,321 18

Liabilities.

Losses adjusted, unpaid,	$19,730 53	
claimed and reported,	88,150 47	
disputed or resisted,	9,277 00	
Unearned premiums on outstanding risks,	856,483 02	
Gross liabilities,	$973,641 02	
Deduct liabilities on special deposits,	96,237 18	
		$877,403 84
Surplus,		$409,917 34

Income.

Cash received for fire premiums,	$1,233,817 89	
Deduct reinsurance and return premiums,	155,207 96	
Net cash received for fire premiums,		$1,078,609 93
Interest received on bonds and mortgages,		8,468 88
Interest and dividends received from all other sources,		27,741 78
Received from home office, $100,000 00		
Gross cash income,		$1,114,820 59

Expenditures.

Cash paid for fire losses,	$620,994 52
for commissions and brokerage,	211,120 92
for salaries of officers and employees,	73,040 81
for State and local taxes,	25,256 25
for incidentals,	102,691 78
Gross cash expenditures,	$1,033,104 28

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$139,276,128 00	$1,355,857 83
written during 1883,	130,411,670 00	1,304,525 79
Total,	$269,687,798 00	$2,660,383 62
Deduct risks expired and terminated,	109,024,048 00	1,108,455 98
In force at end of year,	$160,663,750 00	$1,551,927 64
Deduct amount reinsured,	877,553 00	7,057 42
Net amount in force,	$159,786,197 00	$1,544,870 22

Miscellaneous.

Fire losses incurred during the year,	$655,206 00

UNITED STATES BRANCH OF THE THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENGLAND.

A. J. MACDONALD, *Manager.*

Office, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$582,807 50	
Cash deposited in bank,	4,016 15	
Premiums in course of collection (gross),	24,598 02	
Notes taken for marine and inland risks,	7,705 37	
Reinsurance due,	728 99	
Gross assets,		$619,856 03
Deduct special deposits in other States,		211,557 50
Balance,		$408,298 53

LIABILITIES.

Losses adjusted, unpaid,	$100 00	
claimed and reported,	115,200 00	
disputed or resisted,	25,000 00	
Total amount of losses,	$140,300 00	
Less reinsurance,	6,750 00	
Net amount of unpaid losses,	$133,550 00	
Unearned premiums on outstanding risks,	41,291 47	
Commissions and brokerage,	470 00	
Due for reinsurance,	4,698 14	
Gross liabilities,	$180,009 61	
Deduct liabilities on special deposits,	1,189 54	
		178,820 07
Surplus,		$229,478 46

INCOME.

Cash rec'd for marine and inland prem's,	$393,860 89	
Deduct reinsurance and return premiums,	74,158 11	
Net cash rec'd for marine and inl'd prem's,		$319,702 78
Interest and dividends received from all sources,		16,439 00
Gross cash income,		$336,141,78

EXPENDITURES.

Cash paid for marine and inland losses,	$280,929 34	
Deduct salvage and reinsurance,	7,361 14	
Net cash paid for marine and inland losses,		$273,568 20
Cash paid for commissions and brokerage,		56,910 59
for salaries of officers and employees,		12,694 71
for State and local taxes,		5,628 66
for incidentals,		7,851 33
Gross cash expenditures,		$356,653 49

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$2,306,147 00	$19,700 23
written during 1883,	66,086,896 00	413,690 00
Total,	$68,393,043 00	$433,390 23
Deduct risks expired and terminated,	64,829,429 00	374,974 48
In force at end of year,	$3,563,614 00	$58,415 75

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

E. HARBERS, *Resident Manager.*

Office, No. 62 Liberty Street, New York.

SUMMARY OF ASSETS, DEC. 31, 1883.

United States bonds,	$405,437 50	
Cash in office and in bank,	67,949 10	
Premiums in course of collection (gross),	20,847 68	
Premiums more than 3 mos. due, $330 10		
Gross assets,		$494,234 28
Deduct special deposits in other States,		124,750 00
Balance,		$369,484 28

LIABILITIES.

Losses adjusted and reported,	$27,423 65	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	135,726 48	
Gross liabilities,	$165,650 13	
Deduct liabilities on special deposits,	11,915 69	
		153,734 44
Surplus,		$215,749 84

Income.

Cash received for fire premiums,	$283,760 86	
Deduct reinsurance and return premiums,	33,587 66	
Net cash received for fire premiums,		$250,173 20
Interest and dividends received from all sources,		14,735 28
Gross cash income,		$264,908 48

Expenditures.

Cash paid for fire losses,	$146,950 35
for commissions and brokerage,	52,768 49
for salaries of officers and employees,	12,488 53
for State and local taxes,	4,934 68
for incidentals,	19,153 45
Gross cash expenditures,	$236,295 50

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$21,679,530 00	$249,080 11
written during 1883,	23,605,879 00	285,744 55
Total,	$45,285,409 00	$534,824 66
Deduct risks expired and terminated,	22,973,569 00	265,679 03
In force at end of year,	$22,311,840 00	$269,145 63

Miscellaneous.

Fire losses incurred during the year,	$148,333 47

UNITED STATES BRANCH OF THE UNION MARINE INSURANCE COMPANY (LIMITED), LIVERPOOL, ENG.

Endicott and Macomber,
G. Winthrop Coffin, } *Attorneys, Boston.*

Summary of Assets, Dec. 31, 1883.

United States bonds,	$371,625 00	
Cash deposited in bank,	4,933 44	
Interest due and accrued,	3,000 00	
Premiums in course of collection (gross),	39,318 92	
Reinsurance due,	192 12	
Gross assets,		$419,069 48

Liabilities.

Losses adjusted, unpaid,	$3,302 18	
claimed and reported,	15,908 66	
Total amount of losses,	$19,210 84	
Less reinsurance,	3,321 53	
Net amount of unpaid losses,	$15,889 31	
Unearned premiums on outstanding risks,	19,460 96	
Commissions and brokerage,	2,867 30	
Due for reinsurance,	2,789 92	
Return premiums,	10 56	
Gross liabilities,		$41,018 05
Surplus,		$378,051 43

Income.

Cash rec'd for marine and inland prem's,	$367,941 34	
Deduct reinsurance and return premiums,	107,122 64	
Net cash rec'd for marine and inl'd prem's,		$260,818 70
Interest and dividends received from all sources,		12,000 00
Gross cash income,		$272,818 70

Expenditures.

Cash paid for marine and inland losses,	$168,286 95	
Deduct salvage and reinsurance,	65,855 02	
Net cash paid for marine and inland losses,		$102,431 93
Cash paid for commissions and brokerage,		28,743 29
for salaries of officers and employees,		2,500 00
for State and local taxes,		5,064 80
for incidentals,		2,596 07
Gross cash expenditures,		$141,336 09

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$2,344,478 00	$22,574 61
written during 1883,	36,236,227 00	373,392 83
Total,	$38,580,705 00	$395,967 44
Deduct risks expired and terminated,	36,416,280 00	374,028 50
In force at end of year,	$2,164,425 00	$21,938 94
Deduct amount reinsured,	161,528 00	2,477 98
Net amount in force,	$2,002,897 00	$19,460 96

UNITED STATES BRANCH OF THE UNITED FIRE REINSURANCE COMPANY (LIMITED), MANCHESTER, ENG.

ALBO DE BERNALES, *Manager.*

Office, No. 171 Broadway, New York.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$350,000 00	$434,000 00
Missouri Pacific Railroad bonds,	50,000 00	56,500 00
New York Elevated Railroad bonds,	50,000 00	60,000 00
Milwaukee and St. Paul Railroad bonds,	50,000 00	54,500 00
St. Louis and Iron Mountain R.R. bonds,	50,000 00	53,500 00
	$550,000 00	$658,500 00

Securities held as collateral for cash loans: —

	Market value.	Loaned thereon.
400 shares Irving Insurance Company,	$30,000 00	$20,000 00

SUMMARY OF ASSETS, DEC. 31, 1883.

Bonds, as per schedule,	$658,500 00	
Loans on collateral security, as per schedule,	20,000 00	
Cash in the office of the company,	48,250 00	
Cash deposited in bank,	152,310 40	
Interest due and accrued,	8,800 00	
Premiums in course of collection (gross),	150,000 00	
Due from other companies,	52,732 21	
Gross assets,		$1,090,592 61

LIABILITIES.

Losses claimed and reported,	$204,022 79	
Less reinsurance,	55,873 91	
Net amount of unpaid losses,	$148,148 88	
Unearned premiums on outstanding risks,	496,062 46	
Commissions and brokerage,	45,000 00	
Gross liabilities,		689,211 34
Surplus,		$401,381 27

INCOME.

Cash received for fire premiums,	$1,559,238 99	
Deduct reinsurance and return premiums,	544,653 02	
Net cash received for fire premiums,		$1,014,585 97
Income from all other sources,		21,671 58
Gross cash income,		$1,036,257 55

Expenditures.

Cash paid for fire losses,	$887,629 10	
Deduct salvage and reinsurance,	144,965 26	
Net cash paid for fire losses,		$742,663 84
Cash paid for commissions, salaries, etc.,		312,704 63
Gross cash expenditures,		$1,055,368 47

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$65,388,011 00	$776,744 72
written during 1883,	137,079,219 00	1,709,238 99
Total,	$202,467,230 00	$2,485,983 71
Deduct risks expired and terminated,	100,479,207 00	1,198,289 62
In force at end of year,	$101,988,023 00	$1,287,694 09
Deduct amount reinsured,	25,631,179 00	335,686 29
Net amount in force,	$76,356,844 00	$952,007 80

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

George O. Carpenter, *New England Agent.*

Office, No. 13 Central Street, Boston, Mass.

Detailed Statement of Stocks, Bonds, etc.

	Par value.	Market value.
United States bonds,	$476,000 00	$563,240 00
N. Y. Central and Hudson River R.R. bonds,	35,000 00	46,200 00
Mississippi State deposit,	15,000 00	15,000 00
Georgia State bonds,	25,000 00	27,000 00
	$551,000 00	$651,440 00

Summary of Assets, Dec. 31, 1883.

Bonds, etc., as per schedule,	$651,440 00	
Cash deposited in bank,	180,870 86	
Premiums in course of collection (gross),	102,206 76	
Gross assets,		$934,517 62
Deduct special deposits in other States,		227,800 00
Balance,		$706,717 62

Liabilities.

Losses adjusted and reported,	$88,479 75	
disputed or resisted,	4,750 00	
Total amount of losses,	$93,229 75	
Less reinsurance,	5,083 52	
Net amount of unpaid losses,	$88,146 23	
Unearned premiums on outstanding risks,	456,866 31	
Commissions and brokerage,	20,441 35	
Gross liabilities,	$565,453 89	
Deduct liabilities on special deposits,	87,574 26	
		$477,879 63
Surplus,		$228,837 99

Income.

Cash received for fire premiums,	$1,033,458 73	
Deduct reinsurance and return premiums,	214,673 62	
Net cash received for fire premiums,		$818,785 11
Cash rec'd for marine and inland premiums,	$29,024 63	
Deduct reinsurance and return premiums,	2,773 47	
Net cash rec'd for marine and inland prem's,		26,251 16
Interest and dividends received from all sources,		33,431 50
Gross cash income,		$878,467 77

Expenditures.

Cash paid for fire losses,	$673,135 09	
Deduct salvage and reinsurance,	39,871 01	
Net cash paid for fire losses,		$633,264 08
Cash paid for marine and inland losses,		45,179 26
for commissions and brokerage,		168,691 45
for State and local taxes,		22,808 85
for incidentals,		80,131 21
Gross cash expenditures,		$950,074 85

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1882,	$61,250,403 00	$848,675 78
written during 1883,	76,277,668 00	1,072,413 47
Total,	$137,528,071 00	$1,921,089 25
Deduct risks expired and terminated,	71,284,320 00	973,383 95
In force at end of year,	$66,243,751 00	$947,705 30
Deduct amount reinsured,	3,937,508 00	61,213 23
Net amount in force,	$62,306,243 00	$886,492 07

		Premiums.
Marine risks outstanding Dec. 31, 1882,	$559,147 00	$13,681 07
written during 1883,	7,196,081 00	26,417 47
Total,	$7,755,228 00	$40,098 54
Deduct risks expired and terminated,	7,373,953 00	34,611 73
In force at end of year,	$381,275 00	$5,486 81
Deduct amount reinsured,	21,200 00	1,961 01
Net amount in force,	$360,075 00	$3,525 80

MISCELLANEOUS.

Fire losses incurred during the year,	$672,718 51
Marine and inland losses incurred during the year,	31,970 36

AGGREGATE.

Gross present assets,*	$33,962,197 00
Gross present liabilities,†	$18,432,504 00
Income.	
Net cash received for fire premiums,	$25,027,650 00
Net cash received for marine premiums,	1,375,181 00
Interest received from all sources,	1,120,681 00
Income from all other sources,	200,274 00
Total income,	$27,723,786 00
Expenditures.	
Net cash paid for fire losses,	$16,233,028 00
Net cash paid for marine losses,	615,712 00
Cash paid for commissions and brokerage,	4,593,000 00
for salaries of officers and employees,	1,593,401 00
for State and local taxes,	663,032 00
for all other items,	1,410,665 00
Total expenditures,	$25,108,838 00
Risks and Premiums.	
Fire risks written during the year,	$3,271,037,423 00
Premiums thereon,	32,249,916 00
Marine risks written during the year,	228,877,466 00
Premiums thereon,	1,907,211 00
Fire risks terminated,	2,773,653,650 00
Marine risks terminated,	221,334,337 00
Fire risks outstanding at end of year,	2,997,550,462 00
Marine risks outstanding at end of year,	25,338,211 00

* Immediately available for the payment of losses in this State.

† Not including liabilities in States wherein special deposits have been made.

FOREIGN FIRE AND MARINE

INSURANCE COMPANIES.

FOREIGN FIRE AND MARINE INSURANCE COMPANIES.

ABSTRACT OF HOME STATEMENTS FOR THE YEAR ENDING DEC. 31, 1882.

COMPANY.	Location.	Authorized Capital.	Paid-up Capital.	Assets.	Liabilities.	Surplus.	Income.	Expenditures.
British and Foreign Marine, ...	Liverpool, .	$4,800,000	$960,000	$4,093,327	$502,683	$3,590,644	$1,722,510	$1,636,417
City of London, . .	London, .	10,000,000	1,000,000	1,588,465	674,770	913,695	1,059,070	980,760
Commercial Union, .	London, .	12,500,000	1,250,000	11,059,369	7,008,283	4,051,086	5,747,538	5,747,836
Fire Insurance Association, ...	London, .	5,000,000	1,000,000	1,594,252	583,955	1,010,297	1,111,437	1,112,223
Guardian Assurance, .	London, .	10,000,000	5,000,000	15,405,185	8,389,859	7,015,326	1,852,789	1,975,376
Hamburg-Bremen, .	Hamburg, .	1,500,000	300,000	1,377,959	798,534	579,425	533,209	514,045
Imperial, . . .	London, .	8,000,000	3,500,000	8,965,744	2,194,628	6,771,116	3,692,358	3,647,261
Lancashire, . . .	Manchester,	15,000,000	1,350,000	6,843,338	4,850,942	1,992,396	3,171,032	3,354,417
Lion Fire, . . .	London, .	4,125,000	560,069	1,414,548	777,765	636,783	755,528	1,041,551
Liverpool and London and Globe, . . .	Liverpool, .	10,000,000	1,228,200	35,337,270	27,763,892	7,573,378	6,530,510	6,378,990

London Assurance, .	London, .	£448,275	£448,275	£3,292,177	£2,139,853	£1,152,324	£727,164	£720,731
London and Lancashire,	London, .	$10,000,000	$926,000	$2,682,636	$1,379,078	$1,303,558	$2,544,882	$2,490,316
North British and Mercantile, . . .	London, .	15,000,000	2,500,000	11,537,484	3,975,120	7,562,364	5,785,619	5,267,503
Northern Assurance, .	London, .	15,000,000	1,500,000	14,717,728	10,373,727	4,344,001	3,867,154	3,440,103
North German, . .	Hamburg, .	M. 7,500,000	M. 1,500,000	M. 3,425,584	M. 1,367,581	M. 2,058,003	M. 1,615,977	M. 1,625,789
Norwich Union, . .	Norwich, .	$5,500,000	$660,000	$3,573,912	$1,643,563	$1,930,349	$2,650,514	$2,694,245
Phœnix Assurance, .	London, .	359,594	359,594	5,916,655	2,516,066	3,400,589	3,595,041	3,463,096
Queen, ...	Liverpool, .	9,700,000	873,170	5,198,879	3,980,567	1,218,312	2,895,575	3,124,198
Royal, ...	Liverpool, .	10,000,000	1,447,725	27,463,551	18,052,757	9,410,794	5,191,302	5,029,782
Scottish Union and National, . . .	Edinburgh,	30,000,000	1,412,855	14,670,438	12,639,721	2,030,717	2,987,315	2,491,375
Standard Fire Office, .	London, .	5,000,000	565,000	1,221,822	631,447	590,375	1,227,609	809,488
Transatlantic, . .	Hamburg, .	1,500,000	300,000	1,042,298	553,598	488,700	439,763	421,492
Union Marine, . .	Liverpool, .	£824,000	£142,240	£354,857	£85,140	£269,717	£176,279	£170,867

TAX RETURN

OF

AGENTS OF INSURANCE COMPANIES

OF OTHER STATES AND COUNTRIES

(EXCEPTING LIFE AND ACCIDENT COMPANIES),

FOR THE YEAR ENDING OCT. 31, 1883, AS RETURNED TO AND COMPILED BY THE TAX COMMISSIONER.

EVERY AGENT of any insurance company not incorporated in the Commonwealth is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The certificate specifies the name of the Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA INSURANCE CO.,	Hartford, Conn.			
Adams, Coleman S.,	Framingham,	$159,225 00	$1,592 47	$31 85
Alden, Jared F,	Middleborough,	64,950 00	777 55	15 55
Alley, E. R. & Co.,	Marlborough,	112,900 00	1,044 06	20 88
Brown, I. J.,*	Hyde Park,	65,805 00	616 89	12 34
Brown, Samuel W.,	Concord,	21,700 00	232 75	4 65
Carter, B. F. & Co.,	Newburyport,	201,060 00	3,016 28	60 33
Chaffee, J. C.,	Lee,	89,233 33	1,506 63	30 13
Chapin, Charles M.,	Hyde Park,	22,650 00	198 32	3 97
Church, H. C. & Son,	Lowell,	395,007 84	4,295 01	85 90
Cogswell, Theodore F.,	Ipswich,	7,300 00	77 50	1 55
Craig & Bemis,	Spencer,	27,650 00	372 25	7 44
Danforth, Keyes,	Williamstown,	35,260 00	291 20	5 82
Davis, James F.,	Barre,	33,825 00	415 92	8 32
Dewey & Wright,	Great Barrington,	92,135 00	983 86	19 68
Dewey, William C,	Palmer,	54,450 00	547 43	10 95
Dudley & Andrews,	Monson,	59,525 00	675 00	13 50

Dunham, Henry J.,	Stockbridge,	88,450 00	942 82	18 86
Edgell, Charles N.,	Gardner,	10,500 00	114 50	2 29
Fairbairn, John R.,	Cambridge,	62,750 00	803 13	16 06
Fairbanks, John W.,†	Westborough,	17,350 00	223 25	4 46
Fisher, M. M.,	Medway,	84,830 75	870 87	17 42
Fiske, George B.,	Holliston,	144,268 33	1,475 46	29 51
Forbush, James M.,	Natick,	86,200 00	806 33	16 13
Francis, L. M.,	Hinsdale,	58,870 00	774 38	15 49
Fuller, E. J.,	Gardner,	13,660 00	147 25	2 94
Gifford, James,	Provincetown,	58,275 00	496 23	9 92
Goodell, W. S.,	Haverhill,	437,575 00	5,014 77	100 30
Goodwin, James O.,	Medford,	27,850 00	270 30	5 41
Gordon, William R,	Beverly,	28,027 00	342 26	6 85
Greenwood, S. A.,	Winchendon,	13,950 00	163 50	3 27
Hall, John T.,	Plymouth,	122,015 00	1,140 71	22 81
Hamilton, Andrew J.,‡	Athol,	65,194 00	756 53	15 13
Hardwick, John & Co.,	Quincy,	48,425 00	617 64	12 35
Hayward, E. H.,	Ayer,	52,200 00	501 63	10 03
Hodges, Charles W,	Foxborough,	18,845 00	191 17	3 82
Howland, F. P. & Sons,	Abington,	68,400 00	878 22	17 56
Howland, Isaac C.,	Abington,	69,525 00	899 58	17 99
Hoyt, G. & J F.,	Shelburne Falls,	22,900 00	213 95	4 28
Hunt & Hamilton,§	Athol,	182,584 00	2,013 63	40 27
Hyde, James F. C.,	Newton,	148,220 66	1,082 84	21 66
Ingraham, W. H.,	Watertown,	111,098 67	1,249 16	24 98
Jennings, Albert,	Wellesley,	218,935 00	1,943 99	38 88
Johnson, C. B.,	Easthampton,	44,090 00	440 52	8 81
Johnson R. B.,	Holyoke,	283,832 38	2,868 95	57 38
Johnson, Waldo,	Webster,	55,850 00	526 30	10 53
Kendall, Isaac B.,	Charlestown,	48,370 00	306 94	6 14

* For nine months. † From Aug. 7, 1883. ‡ From July 1, 1883. § To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Kimball, John G.,	Nashua, N. H.,	$3,900 00	$10 50	$0 81
Ladd Bros. & Co.,	Springfield,	901,683 33	8,073 46	161 47
Lane, Otis,	Ware,	78,725 00	900 75	18 01
Loring, E. Bradley,	Hingham,	48,945 00	580 07	11 60
Lyman, Herbert,	Westfield,	294,425 00	3,095 59	61 91
Lyons, Samuel J,	Greenfield,	446,517 14	4,285 26	85 71
Mansfield, J. D,	Wakefield,	36,420 00	445 57	8 91
McCann, James A. & Co.,	Chelsea,	25,150 00	190 75	3 81
McRae, Alexander H.,	Mansfield,	1,000 00	12 50	25
Mercer & Whittemore,	Boston,	3,599,679 67	27,801 15	556 02
Merrill, Charles,	Malden,	132,854 00	1,111 98	22 24
Meserve, Clement,	Hopkinton,	106,209 00	1,058 01	21 16
Morse, Edwin S.,	Dedham,	6,700 00	68 25	1 36
Nichols, C S. & Co.,	Salem,	436,508 00	4,879 28	97 59
Otis, George,	Yarmouthport,	37,600 00	512 08	10 24
Parker, George G.,	Milford,	131,012 00	1,379 27	27 59
Parker, James O.,	Methuen,	61,045 00	652 07	13 04
Paul, Abram C.,	Stoughton,	25,700 00	299 75	5 99
Pease, Joseph T.,	Edgartown,	1,000 00	44 00	88
Phillips, Elisha M.,	Southbridge,	139,614 16	1,606 45	32 13
Porter, B. T. H.,	Woburn,	171,857 00	1,673 79	33 48
Puffer, Loring W.,	Brockton,	270,100 00	3,007 17	60 14
Richardson, O. P., Jr,	Attleborough,	194,730 00	2,254 42	45 09
Roraback, A. T. & M.,	Canaan, Conn,	4,265 00	34 75	69
Sherman, Joseph,	East Weymouth,	44,668 00	485 67	9 71
Silsbee & Stevens,	Lynn,	330,339 00	4,411 83	88 24
Slade, John P. & Son,	Fall River,	113,175 00	1,120 75	22 41
Smart, Jos A.,	Andover,	78,000 00	1,003 95	20 08
Smith & Skerry,	North Brookfield,	123,350 00	1,388 01	27 76

Smith, Henry A,	Stoneham,	27,600 00	353 45	7 07
Stacy, S. A. & Son,	Gloucester,	248,725 00	2,416 60	48 33
Stevens, Chas. G. & Son,	Clinton,	26,470 00	365 16	7 30
Stratton, Daniel W.,	Hudson,	152,600 00	1,554 39	31 09
Swan, Albert D.,	Lawrence,	403,900 00	4,019 93	80 40
Tarr, J. Truman & Co.,	Rockport,	21,800 00	228 25	4 56
Thomas, E. A,	Amherst, ,	102,275 00	891 03	17 82
Tillinghast & Alden,	New Bedford,	95,500 00	1,122 28	22 45
Tyler, Edward D.,	North Adams,	142,335 00	1,504 35	30 09
Underhay, John,	Holbrook,	31,750 00	363 08	7 26
Upton & Willis,	Fitchburg,	101,740 00	1,003 61	20 07
Viles, Daniel F.,	Waltham,	62,650 00	660 52	13 21
Walker, Oliver,	Northampton,	214,865 00	2,161 58	43 23
Washburn, J. D.,	Worcester,	1,064,583 00	12,047 74	240 95
Williams, S. A. & Co.,	Taunton,	312,075 00	3,073 22	61 46
Wilson & Parker,	Pittsfield,	139,122 00	1,471 00	29 42
Wilson & Read,	Pittsfield,	45,412 00	448 78	8 98
		$15,174,290 26	$150,821 98	$3,016 40
ALBANY INSURANCE CO.,	Albany, N. Y.			
Eddy, Peleg E.,	Boston,	$851,068 00	$7,999 97	$160 00
AMERICAN INSURANCE CO.,	Newark, N. J.			
Freeman & Vinton,	Boston,	$1,281,988 00	$7,105 98	$142 12
Johnson, William F., & Knight,	Lynn,	66,700 00	784 02	15 68
Norwood, John K.,	Lawrence,	73,558 34	666 55	13 33
Parks, Loren C.,	Worcester,	95,108 00	993 83	19 88
Pierce, Chauncy H.,	Northampton,	3,500 00	40 00	80
Wild, J. O.,*	Holyoke,	2,600 00	21 00	42
		$1,523,454 34	$9,611 38	$192 23

* From October 16 to November 1.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
AMERICAN CENTRAL INSURANCE CO.,	St. Louis, Mo.			
Boardman & Ingalls,	Lynn,	$67,100 00	$1,041 58	$20 83
Carpenter, George O.,	Boston,	1,295,150 00	12,228 34	244 57
Colby & Jones,	Salem,	11,800 00	252 00	5 04
Colby, W. R. & Co.,	Salem,	20,600 00	297 00	5 94
Follansbee, H. L.,	Gloucester,	12,625 00	131 10	2 62
Goodell, W. S.,*	Haverhill,	23,150 00	309 00	6 18
McCann, James A. & Co.,	Chelsea,	45,315 00	359 16	7 18
Thomas, E. A.,	Amherst,	1,600 00	24 00	48
Wolcott, C. B.,	Holyoke,	12,400 00	110 44	2 21
		$1,489,740 00	$14,752 62	$295 05
AMERICAN EXCHANGE FIRE INSURANCE CO.,	New York, N. Y.			
Eldred, Edwin & Co.,	Worcester,	$113,227 50	$972 45	$19 45
Rotherey, J. J. E.,	Boston,	450,975 00	2,298 07	45 96
		$564,202 50	$3,270 52	$65 41
AMERICAN FIRE INSURANCE CO.,	New York, N. Y.			
Freeman & Vinton,	Boston,	$1,607,288 00	$7,655 19	$153 10
AMERICAN FIRE INSURANCE CO.,	Philadelphia, Penn.			
Baker, Ezra,	Lynn,	$197,300 00	$1,748 36	$52 45
Barnes, William,†	Marlborough,	14,238 00	166 06	498 00
Briggs, Andrew S.,	Taunton,	68,310 00	792 20	23 77
Briggs, George H,	Amesbury,	43,750 00	525 18	15 76
Brown, Clark & Co.,	North Adams,	82,250 00	722 92	21 69
Brown, I. J.,	Hyde Park,	44,684 00	567 94	17 04
Bullock & Brown,	North Adams,	22,137 50	115 83	3 47

Cogswell, Theodore F.,	Ipswich,	12,500 00	114 05	3 42
Collins, Thomas C.,	Middleborough,	13,650 00	157 00	4 71
Currier, Aug. N.,	Worcester,	470,121 00	4,985 20	149 56
Daggett, H. M. Jr. & Co,	Attleborough,	82,875 00	1,090 47	32 71
D'Evelyn, J. S.,	Lowell,	142,465 79	1,495 17	44 86
Durfee & Chace,	Fall River,	131,138 02	1,333 33	40 00
Farwell, R. E.,	Natick,	70,500 00	544 90	16 35
Frankle, Jones,	Haverhill,	102,725 00	1,165 39	34 96
Goss, F. Percy,	Barnstable,	8,350 00	98 00	2 94
Hall, John T.,	Plymouth,	46,225 00	437 16	13 11
Howe & Read,	Pittsfield,	42,545 62	375 46	11 26
Howe, Samuel E,	Pittsfield,	4,350 00	25 50	76
Howland, E P.,	Quincy,	6,900 00	116 25	3 49
Johnson, Thomas H.,	Salem,	70,470 00	862 63	25 88
Joyner, Herbert C.,	Great Barrington,	34 800 00	398 54	11 96
Lefavour, Issacher,	Beverly,	32,300 00	347 25	10 42
Lincoln, Charles S,	Warren,	127,440 00	594 92	17 85
Lincoln, William & Co.,	Warren,	546,601 00	3,945 44	118 36
Lockey & Allison,	Fitchburg,	156,997 00	1,778 76	53 36
Mack, A. E,	Lawrence,	101,075 00	791 07	23 73
Magna, A. G.,‡	Holyoke,	5,350 00	67 63	2 03
Merrick, Spencer R.,	Clinton,	56,925 00	632 75	18 98
Packard, S. Franklin,	Brockton,	71,550 00	923 65	27 71
Parker, George G.,	Milford,	83,185 00	835 29	25 06
Phillips, Elisha M.,	Southbridge,	8,550 00	121 16	3 63
Piper & Sawyer,	Newburyport,	48,091 68	458 88	13 77
Porter, B. T. H.,	Woburn,	73,500 00	859 20	25 78
Richards, Elias,	Weymouth,	21,975 00	216 96	6 51
Robinson, R. B.,	Westfield,	19,275 00	148 48	4 45
Scull & Bradley,	Boston,	1,993,819 17	16,483 41	494 50

* For five months.

† From Feb. 8, 1883.

‡ Agency commenced Oct. 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Van Campen, Hiram,	New Bedford,	$64,313 00	$750 12	$22 50
Warriner, S. C.,	Springfield and Holyoke,	112,768 00	1,155 58	34 67
Westgate, H. H.,	Melrose,	289,639 00	2,381 83	71 45
Williamson, R. J. & C. C.,	Webster,	28,150 00	290 19	8 71
Wilson & Read,	Pittsfield,	16,000 00	134 35	4 03
		$5,569,788 78	$50,754 46	$1,522 63
ATLANTIC FIRE AND MARINE INSURANCE CO.,	Providence, R. I.			
Chace & Shaw,	Fall River,	$25,825 00	$297 22	$5 94
Johnson, William F., & Knight,	Lynn,	46,050 00	714 92	14 30
Ladd Brothers & Co.,	Springfield,	75,669 50	683 17	13 66
Nichols, C. S. & Co.,	Salem,	19,928 00	276 79	5 54
Porter, John W.,	Boston,	708,560 23	6,394 02	127 88
		$876,032 73	$8,366 12	$167 32
ATLANTIC MUTUAL INSURANCE CO.,	New York, N. Y.			
Coffin, G. Winthrop,	Boston,	$8,202,257 00	$121,986 10	$2,439 72
Cook, Samuel H.,	New Bedford,	1,806,881 00	16,349 35	326 99
		$10,009,138 00	$138,335 45	$2,766 71
BOATMAN'S FIRE AND MARINE INSURANCE CO.,	Pittsburg, Penn.			
Cheppu & Brown,	Boston,	$406,537 75	$4,651 82	$139 55
BRITISH AMERICA ASSURANCE CO.,	Toronto, Canada.			
Adams, Edward F.,	Haverhill,	$76,830 00	$856,15	$17 12
Barnes, William,	Marlborough,	18,627 00	261 57	5 23
Beattie, W. A.,	Boston,	1,832,041 33	11,886 49	237 73
Blaney, Alexander,	Natick,	35,525 00	395 11	7 90

Boardman & Ingalls,	Lynn,	132,725 00	1,859 82	37 20
Brainard, J. C.,	Amherst,	10,600 00	88 72	1 77
Brewster, W. H., Jr.,	Newburyport,	48,739 00	462 21	9 24
Brown, I. J.,	Hyde Park,	5,000 00	56 25	1 12
Burbank, W. L.,	Charlestown,	88,650 00	529 32	10 59
Capen, H. E.,	Brookfield,	11,150 00	126 42	2 53
Coolidge & Taylor,*	Worcester,	41,100 00	434 28	8 69
D'Evelyn, John S.,	Lowell,	48,575 00	658 56	13 17
Fenner, Arthur,	Ayer,	34,140 00	351 18	7 02
Follansbee, H. L.,	Gloucester,	36,250 00	459 45	9 19
Fullerton, C. D. & Co.,	Brockton,	66,675 00	776 88	15 54
Gregerson, George W.,	Boston,	1,537,002 50	3,910 39	78 21
Grinnell, L & Co.,	New Bedford,	53,550 00	515 31	10 31
Hastings, W. B. & Co.,	East Cambridge,	64,650 00	1,536 04	30 72
Jackson, E. T. & Co.,	Taunton,	58,738 00	678 78	13 58
Judd, Burtis,	South Framingham,	18,105 00	142 56	2 85
Ladd Brothers & Co.,	Springfield,	31,025 00	248 50	4 97
Leighton, R B.,	Melrose,	23,075 00	177 95	3 56
Leonard, Franklin,	Westfield,	13,000 00	101 02	2 02
Lincoln, William & Son,	Brookline,	7,000 00	84 25	1 68
Lockey & Allison,	Fitchburg,	74,032 00	892 40	17 85
Magoun, T.,	Boston and Medford,	14,500 00	120 60	2 41
Miller, George F.,	North Adams,	51,725 00	758 96	15 18
Munroe, A. C.,†	Worcester,	123,893 50	1,348 49	26 97
Murphy, James,	Lawrence,	65,513 00	630 13	12 60
Odell, Charles,	Salem,	114,970 00	1,156 96	23 14
O'Neil, Hugh J.,	Newton,	8,200 00	69 50	1 39
Parker, F. S.,	Pittsfield,	5,935 00	40 06	80
Parker, George G.,	Milford,	24,650 00	237 17	4 74
Pierce, Chauncey H.,	Northampton,	53,925 00	384 68	7 69

* For 4 months.

† Eight months business only.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Pope, Hubert,	South Boston,	$37,518 75	$331 48	$6 63
Read, Elijah R.,	Attleborough,	15,440 00	218 96	4 38
Richardson, H. W.,	Pittsfield,	29,198 00	325 29	6 51
Slade, A. K., Jr.,	Fall River,	55,382 14	755 82	15 12
Stone, Emerson,	Spencer,	29,670 00	420 47	8 41
Turner, John M.,	Northampton,	6,250 00	69 06	1 38
Warriner, S. C.,	Springfield and Holyoke,	159,924 00	2,037 20	40 74
		$5,163,499 22	$36,394 44	$727 88
BRITISH AND FOREIGN MARINE INSURANCE CO.,	Liverpool, Eng.			
Endicott & Macomber,	Boston,	$19,150,183 00	$108,443 80	$2,168 88
BUFFALO GERMAN INSURANCE CO.,	Buffalo, N. Y.			
Daniels, George P.,	Salem,	$96,800 00	$1,279 25	$25 58
D'Evelyn, John S.,	Lowell,	89,476 33	1,199 18	23 98
Parks, Loren C.,	Worcester,	100,117 00	1,161 72	23 23
Swan, A. D.,	Lawrence,	20,435 00	319 00	6 38
Swords, James,	Boston,	1,502,503 03	13,465 60	269 31
Ward, Benjamin A.,	Lynn,	173,405 00	2,203 36	44 07
Warriner, S. C.,	Springfield and Holyoke,	85,280 00	2,982 32	59 65
		$2,068,016 36	$22,610 43	$452 20
BUFFALO INSURANCE CO.,	Buffalo, N. Y.			
Jordan, Lovett & Co.,	Boston,	$295,676 20	$2,643 51	$52 87
CITIZENS' INSURANCE CO.,	New York, N. Y.			
Clark, W. E.,*	Framingham,	$36,750 00	$461 67	$9 23
Cutler & Hollister,	Greenfield,	11,416 67	116 44	2 33

Fuller, W. A.,	Springfield,	57,145 00	670 51	13 41
Goodell, W. S.,	Haverhill,	34,900 00	494 66	9 89
Hall, John T.,	Plymouth,	14,900 00	155 37	3 11
Hayward, S. A. & Co.,†	Brockton,	2,500 00	45 00	90
Hollis & Snow,	Boston,	2,703,434 00	24,293 61	485 87
Kendall & Longley,	Worcester,	71,387 50	963 61	19 27
Learned, Thomas H.,	Pittsfield,	22,367 00	156 74	3 13
Liffler, Charles,	Boston Highlands,	129,500 00	1,236 02	24 72
Magna, A. G.,‡	Holyoke,	19,000 00	155 00	3 10
Perry, O. H. & Co.,	Lowell,	87,684 00	825 02	16 50
Silsbee & Stevens,	Lynn,	110,850 00	1,381 23	27 62
Slade, John P. & Son,	Fall River,	53,900 00	482 69	9 65
Thompson, William M.,§	Brockton,	34,000 00	377 37	7 55
Tillinghast & Alden,	New Bedford,	62,385 00	676 26	13 53
Tucke, Edward M.,	Lowell,	22,700 00	345 04	6 90
Wellington & Bixby,	Adams,	26,150 00	228 65	4 57
		$3,500,969 17	$33,064 89	$661 28
CITIZENS' INSURANCE CO.,	Pittsburg, Penn.			
Coburn, Charles,‖	Lowell,	$7,500 00	$80 46	$2 41
Fullerton, C. D. & Co.,	Brockton,	4,250 00	68 75	2 06
Grant, Charles E.,	Worcester,	17,500 00	247 60	7 43
Greenwood, S. A.,	Winchendon,	10,300 00	213 00	6 39
Gregerson, George W.,	Boston,	71,450 00	1,926 94	57 81
Hastings, W. B. & Co.,	East Cambridge,	13,250 00	231 00	6 93
James, Thomas M.,	New Bedford,	8,400 00	98 95	2 97
Kilbride, J. J,	Lawrence,	6,900 00	61 85	1 86
Kirby, Charles E.,	Fitchburg,	5,750 00	68 00	2 04
Nutting, A F.,¶	Northampton,	10,050 00	96 91	2 91

* From April 1, 1883.
† From Nov. 1, 1882 to March 31, 1883.
‡ Agency commenced Oct. 1, 1883.
§ From April 1, 1883 to Oct. 31, 1883.
‖ From Sept. 25, 1883.
¶ From Oct. 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Serrat, William D.,	Melrose,	$4,850 00	$71 25	$2 14
Smith, John F.,	Haverhill,	12,650 00	200 40	6 01
Warriner, S. C.,	Springfield and Holyoke,	55,700 00	715 62	21 47
		$228,550 00	$4,080 73	$122 43
CITIZENS' INSURANCE CO.,	St. Louis, Mo.			
Boardman & Ingalls,*	Lynn,	$37,625 00	$695 52	$13 91
Carpenter, George O.,	Boston,	365,381 00	4,084 26	81 69
		$403,006 00	$4,779 78	$95 60
CITY FIRE INSURANCE CO.,	New York, N. Y.			
Beattie, W. A.,	Boston,	$876,456 25	$4,376 88	$87 54
CITY OF LONDON FIRE INSURANCE CO.,	London, Eng.			
Bevington, Thomas,	Lawrence,	$87,466 00	$885 89	$17 72
Boardman & Ingalls,	Lynn,	130,550 00	2,239 94	44 80
Bullock & Brown,	North Adams,	29,360 00	264 88	5 30
Bush, Andrew L.,	Westfield,	32,487 00	301 84	6 04
Chaffee, J. C.,	Lee,	50,437 50	766 03	15 32
Church, H C. & Son,	Lowell,	100,900 00	1,257 20	25 14
Clark, Henry,	Springfield,	174,350 00	1,712 09	34 24
Clark, W. E.,	Framingham,	76,450 00	971 84	19 44
Cook, Coleman,	East Boston,	83,316 00	744 48	14 89
Farnham, Frank E.,	Peabody,	40,225 00	348 66	6 97
Frankle, Jones,	Haverhill,	63,400 00	862 67	17 25
Fullerton, C. D. & Co.,	Brockton,	61,200 00	615 92	12 32
Hall, John T.,	Plymouth,	5,100 00	66 25	1 32
Hastings, W. B. & Co.,	East Cambridge,	209,073 32	3,408 51	68 17

Lincoln, William & Co,	Warren,	97,647 00	1,286 97	25 74
Lockey & Allison,	Fitchburg,	117,253 00	1,801 55	36 03
Munroe, A. C,	Worcester,	253,302 50	2,078 67	41 57
Paige, John C.,	Boston,	7,876,627 00	59,623 54	1,192 47
Pierce, Chauncey H.,	Northampton,	77,450 00	642 15	12 84
Putnam & Poor,	Salem,	66,100 00	603 62	12 07
Rice, Henry,	North Attleborough,	40,250 00	547 84	10 96
Slade, John P. & Co.,	Fall River,	84,550 00	812 17	16 24
Steele, George,	Gloucester,	69,625 00	822 18	16 44
Stevenson, John M.,	Pittsfield,	89,969 00	874 60	17 49
Tillinghast & Alden,	New Bedford,	87,825 00	1,066 52	21 33
Williams, S. A. & Co.,	Taunton,	32,123 00	459 35	9 19
		$10,037,036 32	$85,065 36	$1,701 29
CLINTON FIRE INSURANCE CO.,	New York, N. Y.			
Rice, Edward B.,	Worcester,	$27,625 00	$278 70	$5 57
Rothery, J. J E,	Boston,	1,630,517 00	9,594 82	191 90
		$1,658,142 00	$9,873 52	$197 47
COMMERCE INSURANCE CO.,	Albany, N. Y.			
Alford & Bullock,	North Adams,	$22,900 00	$216 08	$4 32
Alford, Arthur S.,	North Adams,	3,300 00	64 75	1 29
Almy, Charles,	New Bedford,	113,233 33	811 16	16 22
Boardman & Ingalls,	Lynn,	71,860 00	1,200 23	24 00
Brown, Henry A.,	Salem,	57,724 00	734 18	14 68
Carter, B. F. & Co.,	Newburport,	32,100 00	378 88	7 58
Church, H. C. & Son,	Lowell,	79,340 00	858 84	17 18
Eddy, Peleg E.,	Boston,	697,942 00	7,329 58	146 59
Foote, William H.,	Westfield,	23,400 00	250 63	5 01
Grant, Charles E.,	Worcester,	150,850 00	1,471 47	29 43

* From March 19, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Johnson, R. B.,	Holyoke,	$68,500 00	$732 52	$14 65
Lockey & Allison,	Fitchburg,	140,557 00	1,820 56	36 41
Millay, George A.,	Taunton,	22,770 00	350 66	7 01
Parker, F. S.,	Pittsfield,	31,921 50	346 45	6 93
Shepard, J. M., Jr.,	Fall River,	77,853 83	711 61	14 23
Spaulding, L. V.,	Haverhill,	48,470 00	646 90	12 94
Stannard, J. H.,	Lawrence,	24,150 00	294 43	5 89
Warriner, S. C.,	Springfield and Holyoke,	117,622 00	1,394 16	27 88
		$1,784,493 66	$19,613 09	$392 24
COMMERCIAL FIRE INSURANCE CO.,	New York, N. Y.			
Almy, Charles,	New Bedford,	$83,255 00	$893 36	$17 87
Brainard, J. C,	Amherst,	52,475 00	506 87	10 14
Bush, Andrew L.,	Westfield,	24,100 00	256 78	5 14
Dewey & Wright,	Great Barrington,	37,025 00	343 18	6 86
Fuller, W. A.,	Springfield,	234,469 00	2,828 54	56 57
Jackson, E. T. & Co.,	Taunton,	112,527 00	1,058 70	21 17
Jordan, Lovett & Co,	Boston,	1,496,779 00	14,293 63	285 87
Lincoln, William & Co.,	Warren,	106,830 00	941 59	18 83
Lockey & Allison,	Fitchburg,	39,618 00	648 85	12 98
Parks, Loren C,	Worcester,	90,892 00	1,176 61	23 53
Pierce, Chauncey H.,	Northampton,	64,000 00	501 52	10 03
Shepard, J. M. Jr. & Co.,	Fall River,	122,123 77	1,000 33	20 01
Silsbee, James B.,	Lynn,	45,250 00	623 25	12 46
Warriner, S. C,	Springfield and Holyoke,	42,325 00	412 42	8 25
		$2,551,668 77	$25,485 63	$509 71

COMMERCIAL MUTUAL INSURANCE CO.,	New York, N. Y.			
Cook, Samuel H.,	New Bedford,	$64,200 00	$7,563 48	$151 27
Phelps, Franklin S.,	Boston,	747,311 00	16,798 80	335 98
		$811,511 00	$24,362 28	$487 25
COMMERCIAL UNION ASSURANCE CO.,	London, Eng.			
Baker, David P.,	Franklin,	$34,075 00	$360 64	$7 21
Baker, Henry N,	Newtonville,	105,100 00	742 14	14 84
Barnes, William,	Marlborough,	39,916 42	436 22	8 72
Blaney, Alexander,	Natick,	78,275 00	913 93	18 28
Boit, Robert A.,	Boston,	2,746,376 25	22,081 28	441 63
Brown, Clark & Co.,	North Adams,	57,582 00	582 16	11 64
Bullock & Brown,	North Adams,	16,650 00	147 41	2 95
Cannell Brothers,	Everett,	65,250 00	501 62	10 03
Carter, B. F. & Co.,	Newburyport,	95,914 00	1,072 62	21 45
Carter, S. B.,	Amesbury,	37,685 00	364 29	7 29
Chaffee, Joseph C.,	Lee,	43,500 00	418 00	8 36
Chapin, Charles M.,	Hyde Park,	32,655 00	336 49	6 73
Cheever, John H.,	Manchester,	40,000 00	226 40	4 53
Clark, W. E.,	Framingham,	102,300 00	893 20	17 86
Colby, W. R. & Co,	Salem,	123,402 00	1,439 99	28 80
Collins, T. C.,	Middleborough,	15,400 00	178 15	3 56
Crosby & Boit,	Boston,	5,645,545 03	42,118 02	842 36
Daggett, H. M. Jr. & Co.,	Attleborough,	51,600 00	607 90	12 16
Davis, James F.,	Barre,	18,900 00	223 73	4 47
Dewey & Wright,	Great Barrington,	30,537 50	324 99	6 50
Dunn & Dunn,	Gardner,	69,800 00	878 88	17 58
Fairbanks, John W.,	Westborough,	65,746 00	692 54	13 85
Frankle, Jones,	Haverhill,	81,786 66	926 25	18 52
Gordon, William R.,	Beverly,	16,750 00	213 74	4 27
Greenwood, C. C.,	Needham,	14,075 00	171 79	3 44

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Grinnell, L. & Co.,	New Bedford,	$285,850 00	$2,756 44	$55 13
Haffards, G. M.,	Fall River,	227,687 14	1,820 03	36 40
Hall, A. E.,	Chelsea and Boston,	164,400 00	856 06	17 12
Hall, John T.,	Plymouth,	42,600 00	325 50	6 51
Hamilton, Andrew J.,*	Athol,	14,350 00	188 13	3 76
Hardwick, John & Co.,	Quincy,	10,750 00	155 11	3 10
Hastings, W. B. & Co.,	East Cambridge,	399,909 83	4,384 50	87 69
Hodges, Charles W.,	Foxborough,	11,325 00	124 44	2 49
Hoyt, G. & J. F.,	Shelburne Falls,	16,533 33	113 29	2 27
Hunt & Hamilton,†	Athol,	40,250 00	556 90	11 14
Judd, C. C. & Co ,	Holyoke,	135,583 00	1,448 88	28 98
Ladd Brothers & Co.,	Springfield,	290,629 00	2,659 59	53 19
Leonard, Franklin,	Westfield,	41,762 50	360 23	7 20
Lincoln, William & Son,	Brookline,	121,350 00	929 31	18 59
Lockey & Allison,	Fitchburg,	119,270 00	1,355 32	27 11
Lowell, Ira F.,	Rockland,	14,475 00	113 96	2 28
Macy, George W.,	Nantucket,	9,500 00	131 00	2 62
Merrick, Spencer R.,	Clinton,	40,755 00	442 05	8 84
Otis, George,	Yarmouthport,	32,725 00	447 39	8 95
Packard, S. F.,	Brockton,	102,925 00	1,156 58	23 13
Parker, George G.,	Milford,	28,400 00	239 54	4 79
Phillips, Elisha M.,	Southbridge,	48,535 00	557 89	11 16
Pierce, Chauncey H ,	Northampton,	88,950 00	766 53	15 33
Pope, Hubert,	South Boston,	185,368 75	1,555 35	31 11
Preston, Newton W.,	East Douglas,	88,412 00	769 93	15 40
Putnam, John A.,	Danvers,	2,750 00	27 00	54
Read, Elijah R.,	Attleborough,	29,150 00	380 60	7 61
Read, Frederick F.,	Roxbury,	194,933 33	1,378 65	27 57

Reed, E. M.,	Mansfield,	14,200 00	112 25	2 24
Robinson, R. B.,	Westfield,	6,850 00	147 50	2 95
Sargent, Bailey,	Merrimac,	53,500 00	628 18	12 56
Selkirk, A. W.,	Great Barrington,	17,000 00	139 72	2 79
Sherman, Joseph,	East Weymouth,	32,763 00	499 55	9 99
Silsbee & Stevens,	Lynn,	246,983 33	3,153 71	63 07
Smith & Skerry,	North Brookfield,	55,225 00	665 67	13 31
Smith, Henry H.,	Vineyard Haven,	29,700 00	384 37	7 69
Stacy, S. A. & Son,	Gloucester,	107,250 00	1,257 54	25 15
Stetson, George W.,	Medford,	15,200 00	182 63	3 65
Stevenson, J. M.,	Pittsfield,	62,720 00	613 02	12 26
Stratton, Daniel W.,	Hudson,	59,325 00	798 34	15 97
Swan, Albert D.,	Lawrence,	88,615 00	1,246 88	24 94
Taft, S. S.,	Palmer,	71,900 00	840 86	16 82
Thomas, Edward A.,	Amherst,	74,516 67	643 80	12 88
Tucke, E M.,	Lowell,	154,621 00	1,742 88	34 86
Washburn, J. D,	Worcester,	325,548 00	3,904 15	78 08
Whitmore, J. C,	East Boston,	296,250 00	2,417 15	48 34
Williams, Gorham D.,	Greenfield,	23,400 00	206 76	4 14
Williams, S. A. & Co.,	Taunton,	123,754 00	1,362 12	27 24
Williamson, R. J. & C. C.,	Webster,	60,150 00	553 37	11 07
Young, William B.,	Newton,	33,550 00	261 55	5 23
		$14,370,970 74	$124,614 58	$2,492 27
Confiance Fire Insurance Co.,	Paris, France.			
Abbott, H. Edward,	Brookline,	$95,800 00	$1,034 75	$20 69
Almy, Charles,	New Bedford,	49,450 00	105 86	2 12
Barnes, William,	Marlborough,	1,250 00	6 25	12
Brewster, William H. Jr.,	Newburyport,	1,250 00	9 26	19
Carpenter, George O,	Boston,	538,420 00	1,807 14	36 14

* From July 1, 1883.

† To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Currier, F. C. & Son,	Fitchburg,	$16,575 00	$183 60	$3 67
Dewey, William C.,	Palmer,	3,150 00	12 09	24
Foote, William H.,	Westfield,	27,730 00	296 91	5 94
Frankle, Jones,*	Haverhill,	16,250 00	175 24	3 50
Fuller, E. J.,	Gardner,	1,000 00	10 00	20
Fuller, S. B.,	Florence,	15,925 00	154 78	3 10
Greene, William S,	Fall River,	22,950 00	237 38	4 75
Hastings, W. B. & Co.,	East Cambridge,	8,334 00	59 52	1 19
Holbrook, Leander,	Milford,	6,000 00	52 83	1 06
Johnson, Charles B.,	Easthampton,	7,200 00	59 78	1 20
Judd, C. C. & Co.,†	Holyoke,	58,540 00	861 16	17 22
Judd, F. A.,	Springfield,	15,400 00	116 25	2 32
Kilbride, J. J.,	Lawrence,	9,650 00	30 33	61
McCann, J. A. & Co.,	Chelsea,	12,000 00	43 90	88
Metcalf, George E.,	Lowell,	12,866 00	113 26	2 27
Mitchell, Daniel S.,	Taunton,	15,200 00	131 25	2 62
Nichols, C. S. & Co ,‡	Salem,	23,450 00	148 95	2 98
Pendergast, George H & Co.,§	Charlestown,	–	11 39	23
Pierce, Chauncy H.,	Northampton,	5,000 00	21 23	42
Puffer, Loring W.,	Brockton,	23,500 00	229 00	4 58
Richardson, H. W.,	Pittsfield,	5,210 00	48 50	97
Ryder, Thomas M.,	Wareham,	15,650 00	160 12	3 20
Selkirk, A. W.,	Great Barrington,	5,000 00	8 55	17
Serrat, William D.,	Melrose,	27,900 00	24 35	49
Silsbee & Stevens,	Lynn,	53,300 00	566 87	11 34
Stearns Brothers,	Boston,	347,200 00	1,693 85	33 88
Stone, Emerson,	Spencer,	3,300 00	34 38	69
Thomas, Edward A.,	Amherst,	3,300 00	27 67	55

Warriner, S C.,	Springfield and Holyoke,	10,000 00	60 00	1 20
Washburn, J. D.,	Worcester,	86,428 00	1,216 34	24 33
		$1,544,178 00	$9,752 74	$195 06
CONNECTICUT FIRE INSURANCE CO.,	Hartford, Ct.			
Adams, C. S. & Co.,	Framingham,	$29,744 00	$284 30	$5 69
Adams, Joseph S.,	Framingham,	9,350 00	102 17	2 04
Alley, E. R & Co.,	Marlborough,	90,275 00	897 31	17 95
Beals, Elias S.,	North Weymouth,	55,610 00	593 61	11 87
Bennett, Dexter F.,	Somerville,	13,700 00	105 25	2 10
Billings, Henry W.,	Conway,	22,150 00	231 00	4 62
Bird, Herman,	Cambridge,	65,100 00	633 96	12 68
Briggs, George H.,	Amesbury,	18,525 00	137 76	2 76
Brown, Benjamin F.,	Charlestown,	185,100 00	1,403 45	28 07
Brown, I. J.,‖	Hyde Park,	159,479 00	1,423 43	28 47
Cannell, J. H ,	Everett,	40,600 00	292 38	5 85
Carter, B. F. & Co.,	Newburyport,	34,980 00	376 86	7 54
Chapin & Williams,	Greenfield,	22,400 00	166 47	3 33
Cheever, John H.,	Manchester,	44,445 00	490 24	9 80
Church, H. C. & Son,	Lowell,	167,000 00	1,679 73	33 59
Collins, Thomas C.,	Middleborough,	11,500 00	148 90	2 98
Craig & Bemis,	Spencer,	40,075 00	454 70	9 09
Darling, H. E.,	Boston,	3,371,539 00	24,673 87	493 48
Davis, James F.,	Barre,	3,250 00	32 63	65
Dudley & Andrews,	Monson,	18,800 00	169 95	3 40
Dunham, Henry J.,	Stockbridge,	20,200 00	186 00	3 72
Dunn & Dunn,	Gardner,	13,300 00	75 00	1 50
Farnsworth, Ezra S.,	Newtonville,	32,450 00	189 78	3 80
Faunce, George B.,	Boston,	200,854 00	1,540 23	30 80

* Agency closed March 20, 1883.
† For five months.
‡ From Oct. 31, 1882, to March 21, 1883.
§ From Nov. 1, 1882, to December, 1882.
‖ For eleven months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fenner, Arthur,	Ayer,	$56,810 29	$587 84	$11 76
Fisher, Frederick L.,	Medway,	69,640 00	797 56	15 95
Fiske, B. S.,	Brighton,	15,030 00	163 00	3 26
Fiske, George B.,	Holliston,	76,720 00	695 17	13 90
Foster, N. Jr., & Wise,	Boston,	88,308 00	1,039 27	20 79
Goodell, W. S.,	Haverhill,	110,800 00	1,830 89	36 62
Greene, William S.,	Fall River,	76,245 00	911 17	18 22
Hall, John T,	Plymouth,	31,500 00	278 75	5 57
Hamant, Charles,	Medfield,	11,300 00	122 25	2 44
Howe & Read,	Pittsfield,	34,300 62	175 12	3 50
Howe, Samuel E.,	Pittsfield,	5,000 00	50 00	1 00
Howland, E. P.,	Quincy,	13,450 00	181 87	3 64
Johnson, Charles B.,	Easthampton,	16,200 00	163 18	3 26
Johnson, R. B.,	Holyoke,	107,732 14	951 86	19 04
Johnson, Waldo,	Webster,	15,560 00	169 37	3 39
Johnson, W. F., & Knight,	Lynn,	159,500 00	2,148 32	42 97
Lefavour, Issachar,	Beverly,	29,700 00	384 49	7 69
Lincoln, William & Son,	Brookline,	9,250 00	60 00	1 20
Mack, A. E.,	Lawrence,	63,650 00	530 36	10 61
Medcalf, William,	Ware,	15,800 00	171 75	3 43
Merriam, Charles A,	Chelsea,	45,145 00	402 67	8 05
Merrill, E S.,	Winchendon,	9,650 00	133 00	2 66
Meserve, Clement,	Hopkinton,	23,855 00	232 28	4 64
Nichols, Charles S. & Co.,	Salem,	205,281 00	2,650 82	53 02
Parker, George G.,	Milford,	25,000 00	246 00	4 92
Puffer, Loring W.,	Brockton,	60,700 00	662 10	13 24
Pynchon, Joseph C.,	Springfield,	151,405 00	1,658 32	33 17
Sargent, Bailey,	Merrimac,	22,375 00	262 02	5 24

Stratton, Daniel W.,	Hudson,	25,250 00	369 50	7 39
Tillinghast & Alden,	New Bedford,	75,600 00	943 70	18 87
Townsend, James,	East Boston,	142,206 00	1,352 45	27 05
Viles, Daniel F.,	Waltham,	15,900 00	113 40	2 27
Walker, Oliver,	Northampton,	82,750 00	740 87	14 82
Washburn, John D.,	Worcester,	302,093 00	3,626 53	72 53
White, Luther,	Chicopee,	32,495 00	308 22	6 16
Wilson & Read,	Pittsfield,	19,200 00	185 89	3 72
		$6,915,827 05	$61,588 97	$1,231 77
CONTINENTAL INSURANCE CO.,	New York, N. Y.			
Adams. C. S. & Co.,	Framingham,	$14,699 00	$99 99	$2 00
Adams, Edward F.,	Haverhill,	107,350 00	1,281 27	25 63
Adams, Joseph S.,	Framingham,	7,725 00	77 31	1 55
Alford & Bullock,	North Adams,	32,050 00	400 55	8 01
Alford, Arthur S.,	North Adams,	18,500 00	234 25	4 68
Archibald, Adam,	Boston,	4,800 00	32 75	65
Ballard, E. O.,	Marlborough,	39,262 50	450 12	9 00
Barrett, Richard F.,	Concord,	4,900 00	44 18	88
Bird, Herman,	Cambridge,	39,050 00	399 16	7 98
Boardman & Ingalls,*	Lynn,	142,634 00	1,712 28	34 25
Bowker, Albert,†	Boston,	1,700,532 38	6,984 23	139 68
Carpenter, R. W.,	Foxborough,	11,350 00	117 25	2 34
Carter, B. F. & Co.,	Newburyport,	145,005 00	1,472 85	29 46
Carter, J. R & Co,	Woburn,	20,800 00	174 65	3 49
Chadwick, O. B. & Co,	Peabody,	112,850 00	1,086 40	21 73
Church, H. C. & Son,	Lowell,	133,025 00	1,294 42	25 89
Collins, Thomas C.,	Middleborough,	26,225 00	262 75	5 25
Cook, Coleman,	East Boston,	10,900 00	69 22	1 38
Currier, Aug. N.,	Worcester,	221,050 00	2,003 10	40 06

* From April 1, 1883.

† To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Dewey & Wright,	Great Barrington,	$66,683 33	$528 26	$10 57
Dunn & Dunn,	Gardner,	45,566 66	356 84	7 14
Dutcher, H. & Co.,	Sheffield,	12,479 00	966 94	19 34
Fairbanks, J. W.,	Westborough,	78,925 00	737 16	14 74
Farwell, Royal E.,	Natick,	93,700 00	753 69	15 07
Fenner, Arthur,	Ayer,	77,225 00	769 80	15 40
Fisher, Milton M.,	Medway,	35,375 00	332 04	6 64
Fiske, George B.,	Holliston,	128,408 34	1,190 28	23 81
Follansbee, H. L.,	Gloucester,	148,275 00	1,538 74	30 77
Foster, N. Jr., & Wise,	Boston,	1,632,144 00	7,584 33	151 69
Freeman, James M.,	Franklin,	23,000 00	210 25	4 20
Fullerton, C. D. & Co.,	Brockton,	269,470 00	2,138 24	42 76
Gilmore, W. H. P.,	Turner's Falls,	82,265 00	776 08	15 52
Goodwin, James O.,	Medford,	103,195 00	824 54	16 49
Gould, Jesse & Son,	Chelsea,	272,618 40	2,028 49	40 57
Gregerson, George W.,	Boston,	567,195 00	864 81	17 30
Hall, John T.,	Plymouth,	61,025 00	532 45	10 65
Howland, Charles A,	Quincy,	19,000 00	277 75	5 55
Howland, F. P. & Sons,	Abington,	32,525 00	400 64	8 01
Howland, Isaac C.,	Abington,	16,200 00	190 19	3 80
Hulbert, A. G.,	Lee,	26,400 00	274 00	5 48
Judd, C. C. & Co.,	Holyoke,	121,300 00	1,148 00	22 96
Kendall, Isaac B.,	Charlestown,	68,450 00	440 55	8 81
Kendall, William H.,	Salem,	67,770 00	761 74	15 23
Lockey & Allison,	Fitchburg,	174,045 00	1,645 98	32 92
Lowe, Lewis G.,	Bridgewater and Boston,	73,350 00	759 51	15 19
Mack, A. E.,	Lawrence,	92,800 00	833 03	16 66

Medcalf, William,	Ware,	43,415 00	388 61	7 77
Merrick, Spencer R.,	Clinton,	26,185 00	310 89	6 22
Phillips, E. M,	Southbridge,	84,806 00	864 29	17 29
Porter, Samuel,	Beverly,	60,700 00	714 17	14 28
Pynchon, Joseph C.,	Springfield,	241,250 00	2,165 34	43 31
Reed, E. M.,	Mansfield,	33,300 00	312 25	6 24
Richardson, H. W.,	Pittsfield,	32,525 00	325 12	6 50
Richardson, O P. Jr.,	Attleborough,	63,475 00	767 31	15 35
Robbins, S. P.,	Warren,	99,140 00	758 26	15 17
Robinson, R. B.,	Westfield,	35,640 00	290 67	5 81
Ryder, Thomas M.,	Wareham,	31,050 00	397 34	7 95
Sawyer, Moses W.,	Malden,	38,400 00	310 25	6 20
Serrat, William D.,	Melrose,	19,450 00	114 48	2 29
Slade, John P. & Son,	Fall River,	73,314 96	723 11	14 46
Smith & Skerry,	North Brookfield,	48,800 00	427 84	8 56
Stone Emerson,	Spencer,	137,050 00	1,687 79	33 76
Taft, S. S,	Palmer,	250,157 66	2,331 66	46 63
Tillinghast & Alden,	New Bedford,	208,135 00	1,913 41	38 27
Walker, Oliver,	Northampton,	493,317 22	4,769 96	95 40
Welsh, Josiah S,	Hudson,	27,800 00	298 15	5 96
Weston, William H.,	Danvers,	81,875 00	990 77	19 82
Wetherbee & Nutter,	Brighton,	94,995 00	1,189 47	23 79
White, Luther,	Chicopee,	41,545 00	383 39	7 67
Williams, D. W.,	Waltham,	20,425 00	229 55	4 59
Williams, Gorham D.,	Greenfield,	63,575 00	489 10	9 78
Williams, S. A. & Co.,	Taunton,	63,088 00	691 32	13 83
Williamson, R. J. & C. C.,	Webster,	82,800 00	765 35	15 31
Wilson & Parker,	Pittsfield,	31,630 00	347 24	6 94
Young, William B.,	Newton,	87,658 00	638 21	12 76
		$9,797,599 45	$72,656 36	$1,453 09

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
DELAWARE MUTUAL SAFETY INSURANCE CO,	Philadelphia, Pa.			
Hutchings, William V.,	Boston,	$38,530,355 75	$207,196 54	$6,215 90
ENTERPRISE FIRE AND MARINE INSURANCE CO.,	Cincinnati, Ohio,			
Clark, Curtis,	Boston,	$435,026 14	$4,416 23	$88 32
EQUITABLE FIRE AND MARINE INSURANCE CO.,	Providence, R. I,			
Alford & Bullock,	North Adams,	$23,690 00	$279 51	$5 59
Chace & Shaw,	Fall River,	55,140 00	537 28	10 75
Currier, Aug. N.,	Worcester,	189,925 00	2,120 88	42 42
Currier, F. C. & Son,	Fitchburg,	66,925 00	607 96	12 16
Freeman & Vinton,	Boston,	2,697,891 00	21,456 16	429 12
Freeman, James M.,	Franklin,	46,905 00	480 48	9 61
Gregerson, George W., Marine,	Boston,	711,904 94	6,823 83	136 48
Howe & Read,	Pittsfield,	24,948 13	253 93	5 08
Howe, Samuel E.,	Pittsfield,	6,875 00	68 94	1 38
Johnson, William F., & Knight,	Lynn,	115,850 00	1,513 92	30 28
Magna, A. G.,*	Holyoke,	9,950 00	107 80	2 16
Millay, George A.,	Taunton,	28,017 50	351 21	7 02
Nichols, Charles S. & Co.,	Salem,	97,197 00	1,187 95	23 76
Perry, O. H & Co.,	Lowell,	32,568 00	334 41	6 69
Spaulding, L. V., Fire,	Haverhill,	69,980 00	806 14	16 12
" " Marine,		26,733 40	254 71	5 09
Swain, Joseph B.,	Nantucket,	18,800 00	197 00	3 94
Tillinghast & Alden,	New Bedford,	42,470 00	667 05	13 34
Tucke, E. M.,	Lowell,	21,000 00	254 50	5 09
Wilson & Read,	Pittsfield,	14,274 00	164 29	3 29
		$4,301,043 97	$38,467 95	$769 37

EXCHANGE FIRE INSURANCE CO.,	New York, N. Y.			
Bowker, Albert,†	Boston,	$318,434 00	$3,303 94	$66 08
Freeman & Vinton,	Boston,	664,872 00	4,750 88	95 02
		$983,306 00	$8,054 82	$161 10
FARRAGUT FIRE INSURANCE CO.,	New York, N. Y.			
Fuller, W. A.,	Springfield,	$53,919 00	$679 56	$13 59
Hill, John Q.,	Worcester,	4,900 00	66 00	132 00
Vestal, Tilghman R.,	Fall River,	49,795 00	395 63	7 91
Warriner, S. C.,	Springfield and Holyoke,	8,575 00	79 69	1 59
Wheeler, W. A.,	Boston,	409,247 00	3,219 68	64 39
		$526,436 00	$4,440 56	$88 80
FIRE ASSOCIATION OF PHILADELPHIA,	Philadelphia, Penn.			
Abbott, H. Edward,	Brookline,	$171,690 00	$1,878 77	$56 36
Adams, Edward F.,	Haverhill,	116,768 00	1,561 28	46 84
Baker, David P.,	Franklin,	1,100 00	11 25	34
Barrows, R S.,	Boston and Jamaica Plain,	82,317 00	974 16	29 22
Boardman & Ingalls,‡	Lynn,	108,683 00	1,710 59	51 32
Brainard, J. C,	Amherst,	70,562 00	189 47	5 68
Brewster, W. H. Jr.,	Newburyport,	126,071 00	1,360 72	40 82
Briggs, Andrew S.,	Taunton,	69,458 00	958 18	28 75
Burleigh, O. H,	Natick,	71,550 00	753 28	22 60
Burr, Charles H,	Southbridge,	28,055 00	445 25	13 36
Chaffee, J. C.,	Lee,	31,558 33	688 28	20 65
Church, H. C. & Son,	Lowell,	140,959 00	1,920 88	57 63
Clark, Henry,	Springfield,	93,994 00	1,045 00	31 35
Clark, W. E.,	Framingham,	387,425 00	3,595 89	107 88
Collins, Thomas C.,	Middleborough,	9,500 00	102 90	3 09
Fenner, Arthur,	Ayer,	78,927 50	1,138 41	34 15

* Agency commenced Oct. 1, 1883.

† From July 1, 1883.

‡ From April 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ferry & White,	Chicopee,	$35,220 00	$325 38	$9 76
Follansbee, H L.,	Gloucester,	173,530 00	1,830 85	54 93
Gould, Jesse & Son,	Chelsea,	159,513 83	2,009 01	60 27
Hastings, W. B. & Co.,	East Cambridge,	562,320 03	6,787 33	203 62
Howland, S. D.,	Fall River,	253,887 42	3,277 61	98 33
Jennings, Albert,	Wellesley,	20,613 00	223 88	6 72
Johnson, B. S.,	Haydenville,	27,750 00	266 05	7 98
Jordan & Co.,	Weymouth and Braintree,	54,350 00	802 11	24 06
Kendall, William H.,	Salem,	127,420 00	1,578 42	47 35
Leonard, Franklin,	Westfield,	44,600 00	451 17	13 54
Lockey & Allison,	Fitchburg,	323,980 00	4,352 30	130 57
Merrick, Spencer R.,	Clinton,	21,170 00	243 51	7 31
Miller, George F ,	North Adams,	93,885 00	1,298 16	38 94
Norwood, J. K.,	Lawrence,	206,740 33	2,401 51	72 05
Nutting, Arthur F.,*	Northampton,	45,375 00	706 25	21 19
O'Brien, Thomas L.,†	Boston,	3,370,963 00	24,290 38	728 71
Paige, John C.,	Boston,	2,162,229 00	19,204 25	576 13
Parker, F. S.,	Pittsfield,	86,121 00	1,014 53	30 44
Parker, George G.,	Milford,	27,700 00	395 94	11 88
Parker, James O.,	Methuen,	24,712 00	363 59	10 91
Parkhurst, C. S ,	Springfield,	83,450 00	808 33	24 25
Pope, Hubert,	South Boston,	266,293 75	1,895 22	56 86
Porter, B. T. H.,	Woburn,	119,068 00	1,316 05	39 48
Read, Elijah R.,	Attleborough,	36,600 00	486 10	14 58
Rowe, Richard,	Newtonville,	16,450 00	138 75	4 16
Selkirk, A. W.,	Great Barrington,	77,425 00	1,071 07	32 13
Silsbee & Stevens,	Lynn,	115,850 00	1,345 72	40 37
Spring, John F.,	Greenfield,	71,463 00	871 81	26 15

Stone, Emerson,	Spencer,	51,853 34	453 17	13 60
Stone, Samuel H.,	Beverly,	30,305 00	429 78	12 89
Taft, S. S.,	Palmer,	133,763 33	1,471 99	44 16
Tillinghast & Alden,	New Bedford,	33,600 00	497 00	14 91
Turner, John M.,	Northampton,	15,800 00	75 18	2 26
Van Campen, Hiram,	New Bedford,	81,510 00	1,119 58	33 59
Washburn, J D.,	Worcester,	245,896 00	3,575 89	107 28
Wellington & Bixby,	Adams,	32,425 00	295 35	8 86
Williamson, R. J. & C. C.,	Webster,	24,950 00	362 51	10 88
		$10,847,399 86	$106,370 04	$3,191 14
FIRE INSURANCE ASSOCIATION,	London, Eng.			
Barnes, William,	Marlborough,	$15,540 00	$178 22	$356 00
Brewster, W. H. Jr.,	Newburyport,	62,472 00	670 09	13 40
Brown, Benjamin F.,	Charlestown,	157,441 00	1,740 19	34 80
Coburn, Charles,	Lowell,	174,500 00	1,879 33	37 59
Foote, William H.,	Westfield,	21,262 00	210 09	4 20
Fuller, W. A.,	Springfield,	107,975 00	1,163 58	23 27
Gould, Jesse & Son,	Chelsea,	57,175 90	639 34	12 79
Gregerson, George W.,	Boston,	70,300 00	445 83	8 92
Haffards, G. M.,	Fall River,	98,395 00	932 14	18 64
Hastings, W B & Co,	East Cambridge,	95,147 67	1,392 59	27 85
Holbrook, Leander,	Milford,	17,750 00	192 28	3 85
Hoyt, G. & J. F.,	Shelburne Falls,	10,033 33	73 34	1 47
Jackson, E. J. & Co.,	Taunton,	99,973 00	1,157 19	23 14
James, Thomas M,	New Bedford,	118,375 00	1,521 76	30 44
Johnson, Thomas H.,	Salem,	66,370 00	757 76	15 16
Johnson, William F. & Knight,	Lynn,	119,825 00	1,533 31	30 67
Kendall & Longley,	Worcester,	I50,425 00	1,896 48	37 93
Lincoln, William & Son,	Brookline,	10,000 00	116 75	2 33

* From April 1, 1883.

† From Nov. 1, 1882, to April 30, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lockey & Allison,	Fitchburg,	$199,615 00	$2,554 70	$51 09
Magna, A. G.,*	Holyoke,	22,750 00	227 88	4 56
Pierce, Chauncey H.,	Northampton,	17,300 00	124 73	2 49
Rice, Henry,	North Attleborough,	34,275 00	450 19	9 00
Selkirk, A. W.,	Great Barrington,	134,810 00	1,469 41	29 39
Spaulding, L. V.,	Haverhill,	91,325 00	1,090 63	21 81
Stevenson, J. M.,	Pittsfield,	66,750 00	691 19	13 82
Stone, Samuel H.,	Beverly,	24,950 00	318 40	6 37
Switzer, Elmer F.,	Monson,	2,000 00	15 00	30
Tyler, Edward D.,	North Adams,	72,050 00	657 64	13 15
Winne & Everett,	Boston,	3,954,619 00	32,922 90	658 46
		$6,073,403 90	$57,022 94	$1,140 45
FIRE INS. CO. OF THE COUNTY OF PHILADELPHIA,	Philadelphia, Penn.			
Goodman, James & Co,	Boston,	$821,701 00	$6,105 11	$183 15
FIREMAN'S FUND INSURANCE CO,	San Francisco, Cal.			
Adams, Joseph S.,	Framingham,	$1,700 00	$20 75	$0 41
Archibald, Adam,	Boston,	13,800 00	65 43	1 31
Baker, Ezra,	Lynn,	22,000 00	190 64	3 81
Daggett, H. M. Jr & Co.,	Attleborough,	2,500 00	18 75	37
Daniels, George P.,	Salem,	70,788 00	971 60	19 43
Eddy, Peleg E.,	Boston,	1,176,263 00	8,168 85	163 38
Fay, Augustus M.,	Lawrence,	20,800 00	263 03	5 26
Follansbee, H. L.,	Gloucester,	4,200 00	39 89	80
Greene, William S.,	Fall River,	40,008 87	420 99	8 42
Jordan & Co.,†	Weymouth and Braintree,	8,500 00	92 25	1 84
Judd, C. C. & Co.,	Holyoke,	70,637 50	840 26	16 81
Judd, F. A.,	Springfield,	101,275 00	1,230 51	24 61

Lockey & Allison,	Fitchburg,	13,000 00	28 84		58
Merriam, Charles A.,	Chelsea,	31,150 00	214 61	4	29
Packard, S. F.,	Brockton,	25,625 00	303 71	6	07
Pierce, Chauncey H.,	Northampton,	15,250 00	173 65	3	47
Porter, B. T. H.,†	Woburn,	7,166 67	24 75		49
Spaulding, L. V.,	Haverhill,	45,950 00	521 65	10	43
Stevenson, J. M.,	Pittsfield,	39,297 00	366 07	7	32
Stone, Emerson,	Spencer,	22,000 00	287 75	5	75
Swain, Joseph B.,	Nantucket,	23,450 00	314 35	6	28
Tatman, R. James,	Worcester,	97,425 50	983 43	19	67
Williams, Daniel W.,	Waltham,	25,470 00	246 45	4	93
		$1,878,256 54	$15,788 21	$315	73
FIREMEN'S INSURANCE CO.,	Dayton, Ohio.				
Adams, J. Fred.,	Haverhill,	$11,625 00	$70 97	$1	42
Brown, S. M. & Co.,	Fall River,	25,675 00	303 86	6	08
Ellison, Baker & Coolidge,	Boston,	717,377 00	7,675 62	153	51
Fullerton, C. D. & Co.,	Brockton,	8,150 00	107 95	2	16
Hill, Thomas H. & Co,	Woburn,	33,190 00	356 09	7	12
Jackson, E. T & Co.,	Taunton,	52,257 00	555 66	11	11
Jenkins, George & Co.,	Lynn,	83,625 00	1,184 66	23	69
Read, Elijah R.,	Attleborough,	6,450 00	79 54	1	59
		$938,349 00	$10,334 35	$206	68
FIREMEN'S INSURANCE CO.,	Newark, N. J.				
Farnham, Frank E.,	Peabody,	$58,528 00	$649 57	$12	99
Jenkins, George & Co.,	Lynn,	282,380 00	3,382 97	67	66
Rice, Edward B.,	Worcester,	11,000 00	104 87	2	10
Sawyer & Blake,	Boston,	1,534,071 92	7,993 51	159	87
		$1,885,979 92	$12,130 92	$242	62

* Agency commenced Oct. 1, 1883.

† For two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Firemen's Insurance Co.,	New York, N. Y.	$1,009,841 50	$5,082 40	$101 65
Stearns Brothers,	Boston,	2,500 00	21 25	42
Warriner, S. C.,	Springfield and Holyoke.			
		$1,012,341 50	$5,103 65	$102 07
Franklin Fire Insurance Co.,	Philadelphia, Penn.,			
Adams, C. S. & Co.,	Framingham,	$19,825 00	$134 27	$4 03
Adams, Joseph S.,	Framingham,	17,200 00	134 55	4 04
Ballard, E O.,	Marlborough,	48,122 50	453 69	13 61
Bevington, Thomas,	Lawrence,	264,032 00	2,450 29	73 51
Briggs, Andrew S.,	Taunton,	34,550 00	414 76	12 44
Briggs, George H ,	Amesbury,	44,200 00	522 33	15 67
Carter, B. F. & Co.,	Newburyport,	38,150 00	380 20	11 41
Chadwick, O. B. & Co.,	Peabody,	78,350 00	690 80	20 72
Chapin, Charles M.,	Hyde Park,	41,250 00	401 95	12 06
Church, H. C. & Son,	Lowell,	61,500 00	708 07	21 24
Cook, Samuel H.,	New Bedford,	850 00	13 75	41
Fisher, Frederick L.,	Medway,	28,017 00	196 95	5 91
Frankle, Jones,	Haverhill,	107,550 00	1,192 50	35 77
Fullerton, Charles D. & Co,	Brockton,	53,925 00	542 93	16 29
Gordon, William R.,	Beverly,	22,200 00	222 75	6 68
Gould, Jesse & Son,	Chelsea,	161,679 90	1,402 42	42 07
Hartshorne, Charles F.,	Wakefield,	36,575 00	340 20	10 21
Hastings, W. B. & Co.,	East Cambridge,	237,977 00	2,478 90	74 37
Hathaway, B. A.,	Plymouth,	29,370 00	290 21	8 71
Holbrook, Leander,	Milford,	17,675 00	150 68	4 52
Hovey & Fenno,	Boston,	2,145,055 00	11,873 67	356 21
Johnson, R. B.,	Holyoke	90,420 00	804 59	24 14

Kendall, Isaac B.,	Charlestown,	103,601 00	647 66	19 43
Lockey & Allison,	Fitchburg,	85,995 00	958 43	28 75
Munroe, A. C.,	Worcester,	182,625 00	1,662 18	49 87
Northey, William,	Salem,	80,150 00	681 96	20 46
Pendergast, George H. & Co.,	Charlestown,	228,645 00	1,503 76	45 11
Pierce, Chauncey H.,	Northampton,	47,900 00	530 15	15 90
Slade, John P. & Son,	Fall River,	66,200 00	682 84	20 49
Stevenson, J. M.,	Pittsfield,	53,025 00	484 65	14 54
Stratton, Daniel W.,	Hudson,	70,075 00	795 42	23 86
Thomas, Edward A.,	Amherst,	69,400 00	619 23	18 58
Wetherbee & Nutter,*	Brighton,	8,200 00	119 50	3 58
Williams, Daniel W.,	Waltham,	49,300 00	524 83	15 74
Williams, G. D.,	Greenfield,	60,097 50	545 97	16 38
		$4,683,686 90	$35,557 04	$1,066 71
GENERAL REINSURANCE CO.,	Paris, France,			
Paige, John C.,	Boston,	$12,629,402 00	$87,375 42	$1,747 50
GERMAN AMERICAN INSURANCE CO.,	New York, N. Y.			
Alley, E. R. & Co.,	Marlborough,	$81,167 00	$734 09	$14 68
Appleton, Z. A.,	Rockport,	33,320 00	317 55	6 35
Bevington, Thomas,	Lawrence,	178,470 00	1,605 42	32 11
Brainard, J. C.,	Amherst,	38,755 00	477 04	9 54
Brown, I. J.,	Hyde Park,	38,675 00	445 12	8 90
Church, H. C. & Son,	Lowell,	104,879 17	1,121 21	22 42
Craig & Bemis,	Spencer,	52,550 00	605 60	12 11
Cutler & Hollister,	Greenfield,	19,666 67	199 16	3 98
Denny, Charles A.,	Leicester,	16,350 00	233 50	4 67
Dewey, William C.,	Palmer,	90,500 00	854 97	17 10
Dunn & Dunn,	Gardner,	44,566 66	508 41	10 17

* Agency closed April, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fisher, M. M.,	Medway,	$61,106 25	$538 57	$10 77
Follansbee, H. L.,	Gloucester,	91,980 00	1,010 44	20 21
Freeman, James M.,	Franklin,	19,300 00	220 00	4 40
Fuller & Smith,	Florence,	50,538 33	562 48	11 25
Fuller, S. B.,	Florence,	32,700 00	377 37	7 55
Gilmore, W. H. P.,	Turner's Falls,	68,100 00	718 88	14 38
Goodell, W. S.,	Haverhill,	87,800 00	1,230 05	24 60
Gould, Jesse & Son,	Chelsea,	60,515 57	816 31	16 33
Hall, John T.,	Plymouth,	32,800 00	236 97	4 74
Hamilton, Andrew J.,*	Athol,	9,408 00	104 62	2 09
Hastings, W. B. & Co.,	East Cambridge,	148,849 66	2,087 66	41 75
Hayward, S. A. & Co.†	Brockton,	32,090 00	284 93	5 70
Hollis & Snow,	Boston,	758,176 00	5,580 52	111 61
Hollis & Snow, sub-agents,‡	Boston,	42,975 00	440 69	8 81
Hunt & Hamilton,§	Athol,	31,800 00	424 66	8 49
Judd, C. C. & Co.,	Holyoke,	149,733 00	1,700 55	34 01
Kendall & Longley,	Worcester,	297,262 50	3,281 34	65 63
Kendall, William H.,	Salem,	161,112 50	1,799 57	35 99
Learned, Thomas H.,	Pittsfield,	53,392 00	432 67	8 65
Lockey & Allison,	Fitchburg,	109,382 00	1,180 41	23 61
Lyman, Herbert,	Westfield,	107,480 00	1,031 37	20 63
Mantor, M. M.,	Charlemont,	18,700 00	223 76	4 48
Phillips, E. M.,	Southbridge,	27,165 00	343 41	6 87
Piper & Sawyer,	Newburyport,	58,911 68	588 67	11 77
Pynchon, Joseph C.,	Springfield,	238,008 00	2,478 89	49 58
Read, E. R.,	Attleborough,	40,655 00	475 54	9 51
Rice, Henry,	North Attleborough,	67,750 00	747 58	14 95
Richards, Elias,	Weymouth,	16,550 00	190 23	3 80

Sawyer & Blake,	Boston,	2,911,917 83	14,531 34	290 63
Selkirk & Evans,	Stockbridge,	14,500 00	145 30	2 91
Selkirk, A. W.,	Great Barrington,	65,615 00	632 49	12 65
Shattuck, J. N.,	Natick,	63,175 00	588 59	11 77
Silsbee & Stevens,	Lynn,	211,133 33	2,495 33	49 91
Slade, A. K. Jr.,	Fall River,	87,347 23	916 88	18 34
Stratton, Daniel W.,	Hudson,	27,575 00	315 00	6 30
Thompson, William M ,‖	Brockton,	65,950 00	811 55	16 23
Tillinghast & Alden,	New Bedford,	203,595 00	1,992 81	39 86
Tyler, Edward D.,	North Adams,	54,220 00	586 07	11 72
Walker, Oliver,	Northampton,	88,450 00	821 84	16 44
Webster, Williams E.,	Northfield,	34,200 00	359 66	7 19
Wellington & Bixby,	Adams,	89,275 00	694 88	13 90
Williams, S. A. & Co.,	Taunton,	99,439 00	1,065 78	21 32
		$7,589,532 38	$62,167 73	$1,243 36
GERMAN FIRE INSURANCE CO.,	Pittsburgh, Penn.			
Cheppu & Brown,	Boston,	$999,788 72	$9,726 88	$291 81
GERMANIA FIRE INSURANCE CO.,	New York, N. Y.			
Baker, William,	Fitchburg,	$7,896 00	$94 58	$1 89
Bell, Wesley K.,	Ipswich,	24,420 00	327 50	6 55
Briggs, Andrew S.,	Taunton,	39,186 00	494 09	9 88
Burbank, W. L.,	Charlestown,	401,567 00	2,933 03	58 66
Cannell, J. H,,	Everett,	25,250 00	281 50	5 63
Carpenter, George O ,	Boston,	3,772,448 60	29,317 43	586 35
Dunn & Dunn,	Gardner,	26,500 00	260 67	5 21
Durfee & Chace,	Fall River,	113,877 96	1,159 37	23 19
Esty, Frederick M.,	Framingham,	4,800 00	39 80	80
Frankle, Jones,	Haverhill,	115,500 00	1,429 62	28 59

* From July 1, 1883. † For five months. ‡ To Jan. 1, 1883. § To July 1, 1883. ‖ From April 1, 1883, to Oct. 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fullerton, C. D. & Co.,	Brockton,	$108,920 00	$1,262 55	$25 25
Hall, John T.,	Plymouth,	84,680 00	955 97	19 12
Haskell, H. C. L.,	Gloucester,	19,700 00	235 80	4 72
Kendall & Longley,	Worcester,	428,424 00	5,117 32	102 35
Macintire, S. A.,	Salem,	139,300 00	2,298 66	45 97
Mack, A. E.,	Lawrence,	74,350 00	658 34	13 17
Merriam, C. A.,	Chelsea,	49,650 00	292 30	5 85
Parker, George G.,	Milford,	17,100 00	144 00	2 88
Phillips, Elisha M.,	Southbridge,	41,140 00	376 02	7 52
Sargent, Bailey,	Merrimac,	26,950 00	261 22	5 22
Silsbee & Stevens,	Lynn,	284,475 00	3,153 84	63 08
Stimpson, Daniel P.,	Swampscott,	37,250 00	295 13	5 90
Tucke, E. M.,	Lowell,	122,408 00	1,160 90	23 22
Van Campen, Hiram,	New Bedford,	75,088 00	1,101 83	22 04
		$6,040,880 56	$53,651 47	$1,073 04
GIRARD FIRE AND MARINE INSURANCE CO.,	Philadelphia, Penn.			
Crowell, John F.,	Worcester,	$62,950 00	$584 31	$17 53
Metcalf, George E.,	Lowell,	58,275 00	553 51	16 61
Pynchon, Joseph C.,	Springfield,	29,600 00	249 97	7 50
Swords, James,	Boston,	916,885 83	6,674 76	200 24
		$1,067,710 83	$8,062 55	$241 88
GLENS FALLS INSURANCE CO,	Glens Falls, N. Y.			
Chace & Shaw,	Fall River,	$64,625 00	$491 42	$9 83
Clark, R C.,	Sandwich,	4,450 00	54 00	1 08
Collins, Thomas C.,	Middleborough,	10,415 00	143 86	2 88
Cornish, Ivory S.,	New Bedford,	90,975 00	852 81	17 06

Craig & Bemis,	Spencer,	54,525 00	519 72	10 39
Dutcher & Wickwire,	Sheffield,	11,025 00	126 43	2 53
Goodell, W. S.,	Haverhill,	95,700 00	1,250 25	25 00
Goodman, James & Co.,	Boston,	1,355,790 50	9,996 73	199 93
Grant, Charles E.,	Worcester,	185,175 00	1,807 07	36 14
Hayden, Charles L,	South Deerfield,	33,285 00	273 16	5 46
Hayward, E. H.,	Ayer,	18,000 00	162 10	3 24
Howe & Read,	Pittsfield,	22,300 00	136 00	2 72
Howe, Samuel E.,	Pittsfield,	800 00	8 00	16
Judd, Dwight O.,	Holyoke,	67,325 00	644 82	12 90
Judd, F. A.,	Springfield,	138,800 00	1,553 38	31 07
Neyland, Daniel J.,	Williamstown,	1,900 00	19 00	38
Silsbee & Stevens,	Lynn,	190,725 00	2,320 17	46 40
Stone, Samuel H.,	Beverly,	53,875 00	613 57	12 27
Wilson & Read,	Pittsfield,	15,800 00	153 45	3 07
		$2,415,490 50	$21,125 94	$422 51
GREAT WESTERN INSURANCE CO.,	New York, N. Y.			
Foster, Nathaniel, Jr.,	Boston,	$7,051,405 00	$35,164 52	$703 29
GREENWICH INSURANCE CO.,	New York, N. Y.			
Jordan, Lovett & Co.,	Boston,	$1,807,576 25	$10,874 59	$217 49
GUARDIAN FIRE AND LIFE ASSURANCE CO.,	London, Eng.			
Bevington, Thomas,	Lawrence,	$102,900 00	$826 50	$16 53
Brewster, William H., Jr.,	Newburyport,	131,501 00	1,187 97	23 76
Brown, Clark & Co.,	North Adams,	37,125 00	433 51	8 67
Brown, I. J.,	Hyde Park,	107,504 00	1,338 80	26 78
Bullock & Brown,	North Adams,	22,631 25	201 15	4 02
Coburn, Charles,*	Lowell,	36,300 00	207 45	4 15
Cook, Coleman,	East Boston,	98,966 00	732 51	14 65
Crowell, John F.,	Worcester,	72,075 00	681 82	13 64

* From Aug. 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Daggett, H. M., Jr. & Co.,	Attleborough,	$250,800 00	$2,793 16	$55 86
Frankle, Jones,	Haverhill,	130,850 00	1,538 34	30 77
Hastings, W. B. & Co.,	East Cambridge,	245,615 00	2,462 59	49 25
Hayward, S. A. & Co.,*	Brockton,	52,600 00	469 06	9 38
Hollis & Snow,	Boston,	5,409,652 00	41,655 38	833 11
Hunt, George F.,†	Lowell,	105,433 00	923 17	18 46
Hunt, Oliver D.,	Amherst,	22,150 00	218 25	4 36
Johnson, Thomas H.,	Salem,	74,260 00	906 20	18 12
Johnson, Waldo,	Webster,	12,150 00	128 75	2 57
Johnson, Wm. F. & Knight,	Lynn,	147,675 00	1,554 00	31 08
Kendall, Isaac B.,	Charlestown,	95,200 00	744 33	14 89
Learned, Thomas H.,	Pittsfield,	35,167 00	318 72	6 37
Lockey & Allison,	Fitchburg,	199,461 00	1,894 62	37 89
Lyman, Herbert,	Westfield,	77,850 00	932 00	18 64
Medcalf, William,	Ware,	23,000 00	156 50	3 13
Phillips, Elisha M.,	Southbridge,	25,000 00	312 79	6 26
Pierce, Chauncey H.,	Northampton,	22,775 00	143 62	2 87
Puffer, Loring W.,‡	Brockton,	21,200 00	211 75	4 23
Serrat, William D.,	Melrose,	297,470 00	1,997 35	39 95
Steele, George,	Gloucester,	189,696 00	1,543 36	30 87
Stevens, C. G. & Son,	Clinton,	70,575 00	727 19	14 54
Thompson, William M.,§	Brockton,	67,175 00	961 98	19 24
Tillinghast & Alden,	New Bedford,	263,850 00	2,248 44	44 97
Warriner, S. C.,	Springfield and Holyoke,	658,982 00	5,782 08	115 64
Washburn, J. D.,	Worcester,	288,103 00	3,593 22	71 86
Wellington & Bixby,	Adams,	69,225 00	618 37	12 37
		$9,464,916 25	$80,444 93	$1,608 88

GUARDIAN FIRE INSURANCE CO.,	New York, N. Y.			
Rotherey, J. J. E.,	Boston,	$709,889 67	$5,852 49	$117 05
HAMBURG-BREMEN FIRE INSURANCE CO.,	Hamburg, Germany.			
Alley, E. R. & Co.,	Marlborough,	$41,717 00	$418 62	$8 37
Baker, William,	Fitchburg,	6,250 00	22 50	45
Barrows, Roswell S.,	Boston and Jamaica Plain,	17,310 00	256 65	5 13
Blaney, Alexander,	Natick,	41,550 00	413 78	8 28
Brockway, Charles J.,	Newburyport,	22,200 00	214 13	4 28
Bush, Andrew L.,	Westfield,	7,000 00	60 50	1 21
Clark, Henry,	Springfield,	117,855 00	1,076 69	21 53
Clark, W. E.,	Framingham,	79,925 00	722 38	14 45
Colby, W. R. & Co.,	Salem,	49,875 67	635 11	12 70
Collins, T. C.,	Middleborough,	18,850 00	214 38	4 29
D'Evelyn, John S.,	Lowell,	12,500 00	143 96	2 88
Dewey & Wright,	Great Barrington,	11,625 00	140 25	2 80
Dewey, William C.,	Palmer,	16,850 00	137 12	2 74
Fairbairn, John R.,	East Cambridge,	55,045 00	486 48	9 73
Faunce & Dearborn,	Hyde Park,	16,475 00	128 06	2 56
Faunce, Thomas E,	Hyde Park,	11,600 00	89 75	1 79
Fenner, Arthur,	Ayer,	22,800 00	183 98	3 68
Follansbee, H. L.,	Gloucester,	154,000 00	1,615 23	32 30
Foster, N., Jr., & Wise,	Boston,	3,528,675 00	20,424 93	408 50
Frankle, Jones,	Haverhill,	43,050 00	349 58	6 99
Freeman, James M.,	Franklin,	11,800 00	97 25	1 94
Fullerton, Charles D. & Co.,	Brockton,	34,100 00	366 57	7 33
Grinnell, L & Co.,	New Bedford,	100,300 00	619 17	12 38
Haffards, G. M.,	Fall River,	89,816 59	649 65	12 99
Hathaway, B. A.,	Plymouth,	26,920 00	275 76	5 52

* For five months. † To August 1, 1883. ‡ From Nov. 1, 1882 to January 1, 1883. § From April 1, 1883 to Oct. 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hyde, J. F. C.,	Newton,	$31,058 34	$225 80	$4 52
Jackson, E. T. & Co.,	Taunton,	53,937 00	528 29	10 57
Johnson, R. B.,	Holyoke,	35,308 33	295 03	5 90
Kendall, Charles C.,	South Boston,	2,500 00	18 75	37
Leighton, Royal B.,	Melrose,	72,800 00	475 13	9 50
Mann, Seth, 2d,	Randolph,	12,050 00	163 50	3 27
Norris & Corthell,	Hingham,	14,850 00	251 35	5 03
Nutter, Fred. C.,	East Bridgewater,	10,400 00	106 25	2 12
Ober, Joseph E.,	West Medford,	6,650 00	74 75	1 49
Parker, George G.,	Milford,	15,425 00	161 96	3 24
Perry, O. H., & Co.,	Lowell,	3,000 00	30 00	60
Rice, Henry,	North Attleborough,	18,700 00	235 95	4 72
Rowe, Walter R.,	Lawrence,	12,100 00	133 50	2 67
Serrat, William D.,	Malden,	88,525 00	830 10	16 60
Silsbee & Stevens,	Lynn,	98,400 00	1,139 73	22 79
Stevens, C. G. & Son,	Clinton,	9,800 00	87 95	1 76
Stratton, Daniel W.,	Hudson,	17,150 00	222 75	4 45
Thomas, Edward A,	Amherst,	16,100 00	109 98	2 20
Tyler, Edward D.,	North Adams,	13,130 00	164 20	3 28
Walker, Oliver,	Northampton,	24,000 00	187 55	3 75
Washburn, J. D,	Worcester,	162,440 00	2,274 96	45 50
Wellington & Bixby,	Adams,	23,850 00	249 12	4 98
White, F. W.,	Dedham,	2,000 00	20 00	40
White, F. W., & Co.,	Weymouth,	1,950 00	20 00	44
Wilson & Parker,	Pittsfield,	24,886 00	251 13	5 02
Wilson & Read,	Pittsfield,	9,700 00	98 00	1 96
		$5,318,798 93	$38,100 21	$761 95

Hanover Fire Insurance Co.,	New York, N. Y.			
Abbott, H. Edward,	Brookline,	$69,500 00	$672 45	$13 45
Alley, E. R. & Co.,	Marlborough,	64,702 00	646 58	12 93
Andrus, F. O.,	Sheffield,	20,650 00	213 38	4 27
Appleton, Z. A.,	Rockport,	41,400 00	425 50	8 51
Baker, William,	Fitchburg,	23,486 00	289 75	5 79
Bates, Daniel J,	North Scituate,	10,775 00	128 65	2 57
Briggs, Andrew S.,	Taunton,	49,686 00	497 92	9 96
Briggs, George H,	Amesbury,	58,250 00	536 05	10 72
Burnham, Edward,	Cambridge,	209,375 00	1,756 04	35 12
Colby & Jones,	Salem,	22,837 00	349 82	7 00
Collins, Thomas C.,	Middleborough,	22,745 00	263 67	5 27
Crane, Wesley C.,	Somerville,	117,500 00	731 75	14 63
Currier, Aug. N.,	Worcester,	155,360 00	1,404 69	28 09
Danforth, William S.,	Plymouth,	44 300 00	467 75	9 35
Dewey & Wright,	Great Barrington,	67,825 00	584 18	11 68
Farnsworth, Ezra S.,	Newtonville,	35,500 00	276 85	5 54
Fiske, B. S.,	Brighton,	32,150 00	377 88	7 56
Frankle, Jones,	Haverhill,	82,500 00	838 02	16 76
Freeman, James M.,	Franklin,	30,075 00	296 15	5 92
Gould, Jesse & Son,	Chelsea,	34,648 00	331 51	6 63
Hamilton, Andrew J.,*	Athol,	2,500 00	20 00	40
Higley, George T.,	Ashland,	31,350 00	332 52	6 65
Hill, Thomas H., & Co.,	Woburn,	72,416 00	678 70	13 57
Hovey & Fenno,	Boston,	2,623,986 00	13,821 01	276 42
Howland, F. P., & Sons,	Abington,	36,600 00	391 78	7 84
Howland, Isaac C.,	Abington,	35,475 00	435 95	8 72
Hunt & Hamilton,†	Athol,	23,800 00	297 52	5 95
Hyde, J. F. C.,	Newton,	19,700 00	141 09	2 82
Johnson, Charles B.,	Easthampton,	34,650 00	300 29	6 01

* From July 1, 1883.

† To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Johnson, R. B.,	Holyoke,	$89,357 14	$905 67	$18 11
Johnson, W. F. & Knight,	Lynn,	173,000 00	1,930 33	38 61
Kennedy, Thomas C.,	East Boston,	220,180 00	1,701 34	34 03
Ladd Brothers & Co.,	Springfield,	267,258 33	2,368 14	47 36
Lamb, Liberty,	Webster,	13,600 00	141 75	2 83
Lyman, Herbert,	Westfield,	64,625 00	701 60	14 03
Macintire, S. A.,	Salem,	32,250 00	350 29	7 01
Merrick, Spencer R.,	Clinton,	26,970 00	296 39	5 93
Meserve, Clement,	Hopkinton,	41,763 00	490 30	9 80
Norwood, John K.,	Lawrence,	42,337 50	594 41	11 89
Pendergast, George H. & Co.,	Charlestown,	94,875 00	712 38	14 25
Perry, O. H. & Co.,	Lowell,	64,050 00	616 85	12 34
Phillips, Elisha M.,	Southbridge,	58,814 16	530 56	10 61
Piper & Sawyer,	Newburyport,	34,166 68	327 48	6 55
Porter, Samuel,	Beverly,	51,065 00	621 10	12 42
Puffer, Loring W,	Brockton,	60,200 00	624 65	12 49
Richardson, O. P., Jr.,	Attleborough,	29,150 00	370 45	7 41
Slade, A. K., Jr.,	Fall River,	70,176 23	938 54	18 77
Smith, H. H.,	Vineyard Haven,	31,150 00	537 50	10 75
Thomas, Edward A.,	Amherst,	102,966 66	758 44	15 17
Tillinghast & Alden,	New Bedford,	53,300 00	552 37	11 05
Tucke, Edward M.,	Lowell,	32,975 00	389 24	7 78
Tyler, Edward D.,	North Adams,	96,900 00	963 75	19 27
Walker, Oliver,	Northampton,	62,300 00	500 09	10 00
West, Charles T.,	Lexington,	18,900 00	162 27	3 25
Wilson & Parker,	Pittsfield,	26,600 00	286 99	5 74
Wilson & Read,	Pittsfield,	44,800 00	420 35	8 41
		$5,977,470 70	$46,300 68	$925 99

HARTFORD FIRE INSURANCE CO.,	Hartford, Ct.			
Adams, C. S. & Co.,	Framingham,	$39,729 00	$392 85	$7 86
Adams, Joseph S.,	Framingham,	2,000 00	16 25	32
Alley, E. R & Co.,	Marlborough,	141,500 00	1,064 23	21 28
Barrows, R. S.,	Jamaica Plain,	81,367 00	825 00	16 50
Brown, I. J.,	Hyde Park,	81,070 00	703 57	14 07
Burleigh, O. H.,	Natick,	61,300 00	595 48	11 91
Carpenter, R. W.,	Foxborough,	6,800 00	65 00	1 30
Carter, B. F. & Co.,	Newburyport,	207,700 00	1,452 40	29 05
Chadwick, O. B. & Co.,	Peabody,	217,385 00	2,339 22	46 78
Cheppu & Brown,	Boston,	7,600 00	107 38	2 15
Church, H. C. & Son,	Lowell,	299,765 33	3,144 66	62 89
Cogswell, Theodore F.,	Ipswich,	7,300 00	72 70	1 45
Collins, Thomas C.,	Middleborough,	9,925 00	87 80	1 76
Dewey & Wright,	Great Barrington,	81,358 33	845 09	16 90
Dewey, William C.,	Palmer,	116,280 00	1,080 88	21 62
Dudley & Andrews,	Monson,	49,650 00	468 25	9 36
Dunn & Dunn,	Gardner,	56,450 00	742 02	14 84
Fairbanks, John W.,*	Westborough,	62,726 00	706 16	14 12
Fisher, M. M.,	Medway,	57,775 00	566 58	11 33
Fuller, E. J.,	Gardner,	2,500 00	25 00	50
Gilmore, W. H. P.,	Turner's Falls,	47,140 00	484 13	9 68
Goodell, W. S.,	Haverhill,	181,900 00	2,136 97	42 74
Greenwood, S. A,	Winchendon,	2,500 00	27 00	54
Hall, John T.,	Plymouth,	64,850 00	628 75	12 57
Hamilton, Andrew J.,†	Athol,	14,616 00	169 50	3 39
Hovey & Fenno,	Boston,	4,569,427 50	24,895 52	497 91
Howe & Read,	Pittsfield,	64,772 82	666 76	13 34
Howe, Samuel E.,	Pittsfield,	20,375 00	237 09	4 74
Howland, E. P.,	Quincy,	36,925 00	375 52	7 51

* From January 22, 1883.

† From July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hunt & Hamilton,*	Athol,	$73,350 00	$875 87	$17 52
Hyde, James F. C.,	Newton,	124,276 67	924 61	18 49
Ingraham, W. H.,	Watertown,	23,800 00	285 20	5 70
Johnson, R. B.,	Holyoke,	254,355 41	2,645 62	52 91
Johnson, Waldo,	Webster,	82,545 00	777 11	15 54
Kendall, Isaac B.,	Charlestown,	77,476 00	514 20	10 28
Kimball, John G.,	Nashua, N. H.,	12,300 00	87 14	1 74
Lane, Otis,	Ware,	55,050 00	562 38	11 25
Lyman, Herbert,	Westfield,	210,925 00	2,010 44	40 21
Lyons, Samuel J.,	Greenfield,	108,954 64	1,068 47	21 37
Maguire, John G.,	Woburn,	53,875 00	558 76	11 18
McCann, J. A. & Co.,	Chelsea,	62,662 50	400 80	8 02
Northey, William,	Salem,	375,225 00	2,975 47	59 51
Packard, S. Franklin,	Brockton,	154,300 00	1,814 96	36 30
Parker, George G.,	Milford,	27,700 00	256 55	5 13
Parker, James O.,	Methuen,	29,540 00	343 48	6 87
Phillips, Elisha M.,	Southbridge,	173,590 82	1,853 61	37 07
Pierce, Chauncey H.,	Northampton,	505,146 00	4,812 39	96 25
Porter, Samuel,	Beverly,	49,865 00	538 75	10 77
Puffer, George D.,	Saxonville,	41,275 00	535 75	10 71
Pynchon, Joseph C.,	Springfield,	646,432 50	6,181 34	123 63
Richardson, O. P., Jr.,	Attleborough,	51,675 00	639 60	12 79
Silsbee & Stevens,	Lynn,	348,950 00	4,063 96	81 28
Slade, John P. & Son,	Fall River,	173,867 14	1,575 92	31 52
Smart, Jos. A.,	Andover,	30,100 00	437 25	8 74
Smith & Skerry,	North Brookfield,	123,760 00	1,579 03	31 58
Smith, Henry H.,	Vineyard Haven,	49,200 00	642 03	12 84
Stacy, S. A. & Son,	Gloucester,	124,610 00	944 95	18 90

Stevens, Charles G. & Son,	Clinton,	21,850 00	284 03	5 68
Stratton, Daniel W.,	Hudson,	47,900 00	530 11	10 60
Swan, Albert D.,	Lawrence,	158,240 00	1,646 54	32 93
Tillinghast & Alden,	New Bedford,	140,650 00	1,506 72	30 13
Tyler, Edward D.,	North Adams,	82,100 00	796 86	15 94
Upton & Willis,	Fitchburg,	47,232 00	442 31	8 85
Viles, Daniel F.,	Waltham,	102,225 00	915 29	18 31
Washburn, J. D.,	Worcester,	690,086 00	8,307 25	166 14
Williams, S. A. & Co.,	Taunton,	127,782 00	1,508 74	30 17
Wilson & Read,	Pittsfield,	57,050 00	555 74	11 11
		$12,112,608 66	$101,320 99	$2,026 37
HOME INSURANCE CO.,	New York, N. Y.			
Adams, C. S. & Co.,	Framingham,	$14,450 00	$103 25	$2 06
Adams, Joseph S.,	Framingham,	32,150 00	300 50	6 01
Alden, Jared F.,	Middleborough,	44,920 00	582 13	11 64
Alley, E. R. & Co,	Marlborough,	155,900 00	1,247 64	24 95
Andrus, F. O.,	Sheffield,	49,690 00	515 90	10 32
Baker, William,	Fitchburg,	77,615 00	829 60	16 59
Barrett, R. F,	Concord,	46,050 00	502 45	10 05
Bell, Wesley K.,	Ipswich,	13,820 00	176 50	3 53
Billings, Henry W.,	Conway,	48,500 00	505 97	10 12
Bridgman, William E.,	Belchertown,	26,600 00	283 25	5 66
Briggs, Andrew S.,	Taunton,	170,205 00	1,587 06	31 74
Burleigh, O H.,	Natick,	112,475 00	971 13	19 42
Burnham, Edward,	Cambridgeport,	293,391 66	2,597 61	51 95
Bush, A L.,	Westfield,	144,435 00	1,229 12	24 58
Chapin & Williams,	Greenfield,	138,213 34	1,270 47	25 41
Chapin, Charles M.,	Hyde Park,	79,275 00	753 27	15 07
Cheever, John H.,	Manchester,	21,000 00	249 11	4 98

* To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Colton, Edwin K.,	Longmeadow,	$25,365 00	$239 66	$4 79
Craig & Bemis,	Spencer,	78,925 00	817 54	16 35
Curtis, Orson B,	Colrain,	19,250 00	211 25	4 22
Cutler, Nahum S.,	Bernardston,	51,341 67	501 31	10 03
Darling, Uriah T., Jr.,	Leyden,	30,475 00	249 84	5 00
Demond, W. E.,	West Springfield,	32,900 00	371 70	7 43
Denny, Charles A.,	Leicester,	80,759 00	960 40	19 21
Dewey, William C.,	Palmer,	135,800 00	979 21	19 58
Dunn & Dunn,,	Gardner,	73,550 00	794 65	15 89
Faunce, George B.,	Boston,	546,282 00	3,833 53	76 67
Fisher, M. M.,	Medway,	147,900 00	1,353 20	27 06
Fiske, George B.,	Holliston,	106,925 00	1,046 78	20 94
Forward, Joseph M.,	Southwick,	34,850 00	353 30	7 07
George, J Phillips,	Jamaica Plain,	64,585 00	550 17	11 00
Gilmore, W. H. P.,	Turner's Falls,	102,900 00	1,103 08	22 06
Goddard, Ira N.,	Millbury,	86,575 00	1,042 47	20 85
Goodell, Walter S.,	Haverhill,	148,440 00	2,199 42	43 99
Gordon, William R.,	Beverly,	35,050 00	433 63	8 67
Gould, Jesse & Son,	Chelsea,	339,278 57	2,879 75	57 59
Greenwood, C. C.,	Needham,	51,832 00	535 57	10 71
Hall, John T.,	Plymouth,	163,655 00	1,367 06	27 34
Hamilton, Andrew J.,*	Athol,	40,783 00	517 42	10 35
Hapgood, George H.,	Chester,	32,600 00	393 77	7 88
Hardwick, John & Co.,	Quincy,	97,575 00	1,137 70	22 75
Hayward, S. A. & Co.,†	Brockton,	117,675 00	1,238 94	24 78
Higley, George T.,	Ashland,	51,720 00	557 94	11 16
Holbrook, Leander,	Milford,	43,030 00	418 71	8 37
Hollis & Snow,	Boston,	7,306,554 00	51,326 01	1,026 52

Hollis & Snow, sub-agents,	Boston,	1,062,446 00	10,231 72	204 63
Horton, Sparrow,	Woburn,	20,243 00	294 17	5 88
Howland, F. P. & Sons,	Abington,	75,850 00	837 08	16 74
Howland, Isaac C.,	Abington,	59,575 00	627 90	12 56
Hunt & Hamilton,‡	Athol,	69,025 00	709 18	14 18
Hunt, O. D.,	Amherst,	86,095 00	665 81	13 32
Hyde, James F. C.,	Newton,	231,991 67	1,823 39	36 47
Ingraham, W. H.,	Watertown,	50,096 67	529 22	10 58
Johnson, B. S.,	Haydenville,	75,440 00	642 91	12 86
Johnson, Charles B.,	Easthampton,	69,860 00	764 09	15 28
Johnson, R. B.,	Holyoke,	181,950 00	1,794 82	35 90
Judd, F. A.,	Springfield,	374,148 00	3,887 72	77 75
Kimball, W. L.,	Littleton,	2,900 00	29 00	58
Lane, Otis,	Ware,	52,900 00	666 85	13 34
Learned, Thomas H.,	Pittsfield,	155,200 00	1,277 68	25 55
Macintire, S. A.,	Salem,	431,375 00	4,930 00	98 60
Macy, George W.,	Nantucket,	57,225 00	721 85	14 44
Mann, Seth 2d,	Randolph,	37,185 00	394 75	7 89
Mantor, Moses M.,	Charlemont,	90,350 00	963 24	19 26
Merrick, Spencer R.,	Clinton,	93,490 00	957 42	19 15
Meserve, Clement,	Hopkinton,	99,411 00	1,083 62	21 67
Morris, F. E.,	Monson,	108,241 00	1,051 88	21 04
Morse, Edwin S.,	Dedham,	20,675 00	230 25	4 60
Otis, George,	Yarmouthport,	124,350 00	1,348 58	26 97
Pease, M. H.,	Lee,	87,345 00	864 27	17 29
Perry, O. H. & Co.,	Lowell,	208,225 00	1,610 05	32 20
Phillips, Elisha M.,	Southbridge,	75,180 00	840 11	16 80
Piper & Sawyer,	Newburyport,	199,173 34	1,992 47	39 85
Pomeroy, Charles,	Northfield,	60,955 00	762 74	15 25
Proctor, Abel R.	Arlington,	4,000 00	42 63	85

* From July 1, 1883.

† For five months.

‡ To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Reed, E. M.,	Mansfield,	$39,200 00	$376 53	$7 53
Richards, Elias,	Weymouth,	72,575 00	774 72	15 49
Richardson, O. P. Jr.,	Attleborough,	122,400 00	1,228 11	24 56
Sargent, Bailey,	Merrimac,	40,550 00	535 87	10 72
Selkirk, A. W.,	Great Barrington,	162,841 67	1,744 98	34 90
Serrat, William D.,	Malden,	161,350 00	1,176 59	23 53
Silsbee & Stevens,	Lynn,	344,958 33	3,551 28	71 03
Slade, John P. & Son,	Fall River,	139,762 00	1,294 46	25 89
Smith & Skerry,	North Brookfield,	102,725 00	992 59	19 85
Smith, Henry A.,	Stoneham,	28,000 00	303 25	6 06
Stacy, S. A. & Son,	Gloucester,	205,825 00	1,946 27	38 93
Swan, Albert D.,	Lawrence,	336,427 50	3,304 30	66 09
Taft, C. R ,	Williamstown,	44,375 00	448 25	8 96
Tarr, J., Truman & Co.,	Rockport,	14,700 00	145 00	2 90
Thompson, William M.,*	Brockton,	202,950 00	1,989 36	39 79
Tillinghast & Alden,	New Bedford,	619,360 00	5,460 52	109 21
Tucke, Edward M.,	Lowell,	119,420 00	1,219 11	24 38
Tyler, Edward D ,	North Adams,	215,555 00	2,240 94	44 82
Viles, Daniel F.,	Waltham,	61,510 00	656 70	13 13
Walker, Oliver,	Northampton,	191,400 00	1,791 42	35 83
Washburn, J. D.,	Worcester,	471,837 00	5,588 76	111 78
Wellington, H. H.,	Adams,	133,545 00	1,254 73	25 09
Welsh, Josiah S.,	Hudson,	60,400 00	528 97	10 58
Wetherbee & Nutter,	Brighton,	23,700 00	274 50	5 49
White, Luther,	Chicopee,	47,242 50	417 45	8 35
Wight, Henry K.,	Indian Orchard,	33,100 00	257 87	5 16
Williamson, R. J. & C. C.,	Webster,	63,750 00	690 92	13 82
		$19,839,624 92	$173,887 82	$3,477 69

HOWARD INSURANCE CO.,	New York, N. Y.			
Adams, J. Fred.,	Haverhill,	$61,185 00	$565 12	$11 30
Baker, William,	Fitchburg,	7,400 00	79 75	1 59
Barnes, William,†	Marlborough,	4,140 00	38 35	77
Bevington, Thomas,	Lawrence,	86,579 00	903 04	18 06
Blaney, Alexander,	Natick,	28,910 00	322 47	6 45
Brown, Henry A.,	Salem,	69,579 00	910 68	18 21
Chase, William E.,	Newburyport,	185,765 00	2,099 58	41 99
Cook, Samuel H.,	New Bedford,	100,510 00	1,104 09	22 08
D'Evelyn, John S.,	Lowell,	58,012 50	759 42	15 19
Dodd, S. & Co.,	Gloucester,	29,180 00	302 00	6 04
Durfee & Chace,	Fall River,	111,245 10	1,122 82	22 46
Ellison, Baker & Co.,	Boston,	1,551,472 00	13,910 47	278 21
Fullerton, C. D. & Co.,	Brockton,	59,350 00	674 18	13 48
Jackson, E. T. & Co.,	Taunton,	98,260 00	1,152 24	23 04
Jenkins, George & Co,	Lynn,	134,650 00	1,713 30	34 27
Kirby, Charles E.,	Fitchburg,	29,375 00	304 86	6 10
Leonard, Franklin,	Westfield,	14,050 00	191 45	3 83
Morissey, J. & Son,	Plymouth,	7,350 00	91 11	1 82
Munroe, A. C.,	Worcester,	312,273 00	3,847 67	76 95
Pynchon, Joseph C.,	Springfield,	116,504 66	1,377 44	27 55
Read, Elijah R.,	Attleborough,	29,685 00	473 26	9 47
Stevenson, J. M.,	Pittsfield,	75,525 00	989 93	19 80
Wolcott, C. B.,	Holyoke,	39,455 00	579 92	11 60
		$3,210,455 26	$33,513 15	$670 26
IMPERIAL FIRE INSURANCE CO.,	London, Eng.			
Ballard, E. O.,	Marlborough,	$169,401 25	$1,968 43	$39 37
Bevington, Thomas,	Lawrence,	147,948 00	1,803 05	36 06
Blaney, Alexander,	Natick,	26,300 00	377 65	7 55
Brown, Clark & Co.,	North Adams,	125,410 00	1,778 61	35 57

* From April 1 to Oct. 31, 1883.

† From Sept. 12, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bullock & Brown,	North Adams,	$36,787 50	$350 28	$7 01
Chadwick, O. B. & Co.,	Peabody,	113,100 00	1,186 14	23 72
Church, H. C. & Son,	Lowell,	99,675 00	1,095 51	21 91
Clark, Henry,	Springfield,	220,900 00	2,303 53	46 07
Dewey & Wright,	Great Barrington,	27,612 50	467 98	9 36
Dewey, William C.,	Palmer,	52,525 00	562 67	11 25
Fisher, Frederick L.,	Medway,	62,700 00	554 04	11 08
Fullerton, Charles D. & Co.,	Brockton,	216,550 00	2,335 08	46 70
Goodell, Walter S.,	Haverhill,	79,950 00	1,237 57	24 75
Hall, John T.,	Plymouth,	39,500 00	282 50	5 65
Holbrook, Leander,	Milford,	37,150 00	370 08	7 40
Johnson, Waldo,	Webster,	11,400 00	122 75	2 45
Kendall & Longley,	Worcester,	223,547 50	3,405 01	68 10
Lockey & Allison,	Fitchburg,	104,450 00	1,467 90	29 36
Macintire, S. A.,	Salem,	103,100 00	1,317 50	26 35
Paige, John C.,	Boston,	7,766,278 00	60,234 99	1,204 70
Porter, B. T. H.,	Woburn,	111,991 00	1,495 59	29 91
Richardson, O. P., Jr.,	Attleborough,	41,375 00	591 40	11 83
Silsbee & Stevens,	Lynn,	285,000 00	3,369 31	67 39
Steele, George,	Gloucester,	140,800 00	1,151 61	23 03
Tillinghast & Alden,	New Bedford,	222,960 00	1,805 46	36 11
Walker, Oliver,	Northampton,	87,685 41	1,084 96	21 70
Warriner, S. C.,	Springfield and Holyoke,	166,564 00	2,075 27	41 51
Williams, S. A. & Co.,	Taunton,	51,921 00	668 68	13 37
Wilson & Parker,	Pittsfield,	91,239 75	1,055 87	21 12
Wilson & Read,	Pittsfield,	7,500 00	86 63	1 73
		$10,871,320 91	$96,606 05	$1,932 11

Insurance Co., State of Pennsylvania,	Philadelphia, Pa.			
Abbott, H. E.,	Brookline,	$13,500 00	$175 87	$5 28
Adams, Edward F,	Haverhill,	8,950 00	113 17	3 40
Boardman & Ingalls,	Lynn,	52,200 00	627 16	18 81
Brainard, J. C.,	Amherst,	7,300 00	89 37	2 68
Clark, W. E.,	Framingham,	29,725 00	248 49	7 45
Coburn, Charles,	Lowell,	35,025 00	322 07	9 66
Dudley & Andrews,	Monson,	5,150 00	34 34	1 03
Field & Ingraham,*	Worcester,	16,200 00	101 40	3 04
Follansbee, H. L.,	Gloucester,	21,415 00	179 79	5 39
Gould, Jesse & Son,	Chelsea,	12,700 00	129 60	3 89
Hastings, W. B. & Co.,	East Cambridge,	28,252 50	363 69	10 91
Howland, S. D.,	Fall River,	44,640 00	495 50	14 86
Kendall, William H.,	Salem,	5,500 00	13 00	39
Lockey & Allison,	Fitchburg,	4,407 00	82 06	2 46
Morse, L. Foster,	Boston,	5,800 00	47 25	1 42
Norwood, J. K.,	Lawrence,	16,175 00	226 68	6 80
Nutting, Arthur F.,†	Northampton,	5,150 00	55 87	1 68
O'Brion, Thomas L.,	Boston,	1,220,732 00	8,665 02	259 95
Parkhurst, C. S.,	Springfield,	25,875 00	262 53	7 88
Pope, Hubert,	South Boston,	76,313 75	540 24	16 21
Read, E. R.,	Attleborough,	7,850 00	84 18	2 53
Spring, John F.,	Greenfield,	7,150 00	75 35	2 26
Sproat, Alfred B.,	Taunton,	49,825 00	450 35	13 51
Taft, S. S.,	Palmer,	1,500 00	15 00	45
Van Campen, H.,	New Bedford,	10,100 00	185 04	5 55
		$1,711,435 25	$13,583 02	$407 49

* From Oct. 1, 1883 to Oct. 31, 1883.

† From April 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
IRVING INSURANCE CO.,	New York, N. Y.			
Beattie, W. A.,	Boston,	$34,700 00	$331 50	$6 63
Ellison, Baker & Coolidge,*	Boston,	28,881 00	385 86	7 72
		$63,581 00	$717 36	$14 35
JEFFERSON INSURANCE CO.,	New York, N. Y.			
Rotherey, J. J. E.,	Boston,	$807,009 67	$4,795 00	$95 90
LANCASHIRE INSURANCE CO.,	Manchester, Eng.			
Abbott, H. Edward,	Brookline,	$48,900 00	$471 63	$9 43
Bevington, Thomas,	Lawrence,	76,325 00	778 93	15 58
Brewster, William H., Jr.,	Newburyport,	122,215 00	1,125 87	22 52
Brown, Clark & Co.,	North Adams,	47,087 00	679 40	13 59
Burge, Lorenzo, Hayes & Co.,	Boston,	80,398 00	916 73	18 33
Burleigh, O. H.,	Natick,	43,325 00	463 52	9 27
Cardell, E. L. & Co.,	Lowell,	209,756 00	2,388 81	47 78
Chapin & Williams,	Greenfield,	14,500 00	155 19	3 10
Chapin, Charles M.,	Hyde Park,	17,700 00	219 90	4 40
Cheppu & Brown,	Boston,	37,166 67	299 38	5 99
Clark, Henry,	Springfield,	260,453 00	2,464 69	49 29
Clark, W. E.,	Framingham,	53,725 00	553 37	11 07
Collins, Thomas C.,	Middleborough,	17,745 00	265 49	5 31
Craig & Bemis,	Spencer,	57,400 00	582 68	11 65
Currier, Aug. N.,	Worcester,	678,212 00	8,857 52	177 15
Currier, F. C. & Son,	Fitchburg,	70,325 00	770 54	15 41
Denny, C. A,	Leicester,	29,400 00	371 66	7 43
Dewey & Wright,	Great Barrington,	46,237 50	451 11	9 02

Dunn & Dunn,	Gardner,	42,116 66	474 89	9 50
Ellison, Baker & Coolidge,	Boston,	3,425,683 00	25,593 47	511 87
Farnsworth, E. S.,	Newtonville,	53,225 00	430 02	8 60
Fenner, Arthur,	Ayer,	60,975 00	865 49	17 31
Follansbee, H. L.,	Gloucester,	28,700 00	361 54	7 23
Foote, William H.,	Westfield,	42,500 00	470 75	9 41
Freeman, James M.,	Franklin,	19,500 00	202 75	4 05
Goodell, W S,	Haverhill,	97,800 00	1,588 30	31 77
Greenwood, S A,	Winchendon,	84,303 00	1,444 35	28 89
Hall, John T.,	Plymouth,	29,100 00	251 75	5 03
Hardwick, John & Co.,	Quincy,	15,150 00	224 37	4 49
Hastings, W. B. & Co.,	East Cambridge,	152,050 00	2,115 12	42 30
Howland, S. D.,	Fall River,	81,658 87	1,249 72	24 99
Johnson, Waldo,	Webster,	25,320 00	303 22	6 06
Judd, C. C. & Co.,	Holyoke,	107,900 00	1,115 92	22 32
Kendall, William H.,	Salem,	112,403 50	1,647 00	32 94
Lincoln, William & Co.,	Warren,	142,477 00	1,658 00	33 16
McCann, James A. & Co.,	Chelsea,	41,287 50	397 78	7 96
Parker, George G.,	Milford,	48,950 00	526 68	10 53
Pendergast, George H. & Co.,	Charlestown,	125,855 00	1,382 92	27 66
Pierce, Chauncey H,	Northampton,	39,600 00	389 40	7 79
Porter, B T. H.,	Woburn,	91,467 00	1,140 54	22 81
Porter, Samuel,	Beverly,	38,200 00	603 48	12 07
Puffer, Loring W.,	Brockton,	52,275 00	768 00	15 36
Richards, Elias,	Weymouth,	13,800 00	145 05	2 90
Richardson, O. P., Jr.,	Attleborough,	56,880 00	749 78	15 00
Serrat, William D,	Malden,	66,956 00	665 82	13 32
Stevens, C. G. & Son,	Clinton,	47,525 00	507 79	10 16
Stone, Daniel & Son,	Orange and North Dana,	52,755 00	607 49	12 15
Swift, Reuben W.,	Provincetown,	20,925 00	215 92	4 31

* Ending January 19, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Thomas, Edward A.,	Amherst,	$19,850 00	$267 13	$5 34
Van Campen, Hiram,	New Bedford,	83,000 00	1,126 37	22 53
Westgate, H. H.,	Melrose,	109,499 00	835 07	16 70
Williams, S. A. & Co.,	Taunton,	89,997 00	1,189 00	23 78
Wilson & Parker,	Pittsfield,	48,567 00	474 36	9 49
Wilson & Read,	Pittsfield,	28,500 00	374 28	7 49
		$7,507,620 70	$74,179 94	$1,483 59
LION FIRE INSURANCE CO.,	London, Eng.			
Baker, Ezra,	Lynn,	$221,550 00	$2,617 54	$52 35
Coburn, Charles,	Lowell,	57,400 00	584 47	11 69
Goodell, Walter S.,	Haverhill,	84,425 00	929 22	18 58
Gregerson, George W.,	Boston,	2,413,047 20	16,629 23	332 58
Parker, F. S.,	Pittsfield,	4,375 00	38 31	77
Parkhurst, C. S.,	Springfield,	34,800 00	384 64	7 69
Pierce, Chauncey H.,	Northampton,	12,000 00	105 75	2 11
Townsend, James,	East Boston,	66,275 00	494 20	9 88
Washburn, John D.,	Worcester,	188,535 00	2,340 25	46 80
		$3,082,407 00	$24,123 61	$482 45
LIVERPOOL AND LONDON AND GLOBE INS. CO.,	Liverpool, Eng.			
Alley, E. R. & Co.,	Marlborough,	$104,935 00	$938 65	$18 77
Bell, Wesley K.,	Ipswich,	16,500 00	199 50	3 99
Brewster, William H., Jr.,	Newburyport,	265,510 00	2,239 13	44 78
Briggs, Andrew S.,	Taunton,	128,684 00	1,456 98	29 14
Brown, Henry A.,	Salem,	354,901 00	4,313 64	86 27
Chaffee, J. C.,	Lee,	72,375 00	872 08	17 44
Chapin & Williams,	Greenfield,	112,033 33	921 94	18 44

Church, H. C. & Son,	Lowell,	246,878 33	2,460 11	49 20
Clark, Henry,	Springfield,	600,368 00	5,707 48	114 15
Clark, W. E.,	Framingham,	182,050 00	1,847 78	36 96
Collins, Thomas C.,	Middleborough,	48,595 00	540 93	10 82
Dodd, Stephen & Co.,	Gloucester,	103,332 00	1,047 82	20 95
Fairbanks, J W,	Westborough,	149,233 00	1,526 48	30 53
Fenner, Arthur,	Ayer,	128,850 00	1,443 09	28 86
Fisher, M. M.,	Medway,	141,295 00	1,477 09	29 54
Forbush, James M.,	Natick,	89,775 00	969 43	19 39
Frankle, Jones,	Haverhill,	221,150 00	2,739 68	54 79
Gordon, William R.,	Beverly,	88,400 00	1,102 14	22 04
Grinnell, L. & Co.,	New Bedford,	521,050 00	5,040 29	100 81
Guild, Charles E,	Boston,	22,374,876 18	125,399 91	2,508 00
Hall, John T.,	Plymouth,	28,995 00	202 26	4 05
Holbrook, Leander,	Milford,	35,900 00	333 65	6 67
Howland, F. P. & Sons,	Abington,	85,800 00	897 57	17 95
Howland, Isaac C.,	Abington,	61,600 00	724 99	14 50
Hoyt, G. & J. F.,	Shelburne Falls,	19,400 00	179 38	3 59
Jordan & Co.,	Weymouth and Braintree,	90,502 00	1,182 34	23 65
Judd, C. C. & Co,	Holyoke,	295,587 50	3,044 68	60 89
Leonard, Franklin,	Westfield,	232,450 00	2,003 47	40 07
Lincoln, William & Co.,	Warren,	267,574 00	2,480 38	49 61
Lockey & Allison,	Fitchburg,	258,011 00	2,789 76	55 80
Munroe, A. C,	Worcester,	1,218,107 00	8,648 25	172 96
Pease, Joseph T.,	Edgartown,	106,350 00	1,379 21	27 58
Porter, B. T. H.,	Woburn,	170,798 00	2,271 07	45 42
Puffer, Loring W.,	Brockton,	207,325 00	2,472 57	49 45
Richardson, O. P., Jr.,	Attleborough,	60,000 00	772 45	15 45
Selkirk, A. W.,	Great Barrington,	79,091 66	666 20	13 32
Silsbee & Stevens,	Lynn,	354,689 20	4,246 24	84 92
Slade, John P. & Son,	Fall River,	184,723 87	1,436 64	28 73

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Stevens, Charles G. & Son,	Clinton,	$47,550 00	$428 39	$8 57
Stevenson, J. M.,	Pittsfield,	155,825 00	1,420 27	28 41
Stratton, Daniel W.,	Hudson,	85,975 00	1,133 75	22 67
Swan, Albert D.,	Lawrence,	206,300 00	2,138 03	42 76
Thacher, Frank,	Yarmouthport,	26,650 00	288 13	5 76
Tyler, Edward D.,	North Adams,	210,055 00	1,710 98	34 22
Underhay, John,	Holbrook,	39,650 00	524 92	10 50
Walker, Oliver,	Northampton,	197,000 00	1,716 88	34 34
Weston, William H.,	Danvers,	61,300 00	724 88	14 50
		$30,737,400 07	$208,061 49	$4,161 21
LONDON AND LANCASHIRE FIRE INSURANCE CO.,	Liverpool, Eng.			
Appleton, Z A.,	Rockport,	$8,000 00	$83 25	$1 66
Bevington, Thomas,	Lawrence,	181,533 00	2,032 36	40 65
Bird, H.,	Cambridge,	372,208 00	4,815 14	96 30
Briggs, Andrew S.,	Taunton,	51,807 00	506 68	10 13
Brown, Clark & Co.,	North Adams,	68,800 00	1,047 78	20 96
Brown, Benjamin F.,	Charlestown,	11,500 00	322 50	6 45
Bullock & Brown,	North Adams,	22,611 00	286 73	5 73
Carter, B. F. & Co.,	Newburyport,	46,609 00	633 04	12 66
Chadwick, O. B. & Co ,	Peabody,	120,425 00	1,223 62	24 47
Coburn, George W. & Son,	Lowell,	81,480 00	763 54	15 27
Currier, Aug. N.,	Worcester,	341,816 00	3,907 40	78 15
Esty, Frederick M.,	Framingham,	23,781 66	229 50	4 59
Frankle, Jones,	Haverhill,	122,000 00	1,695 18	33 90
Gordon, William R ,	Beverly,	33,425 00	444 62	8 89
Gould, Jesse & Son,	Chelsea,	192,761 90	2,274 72	45 49
Grinnell, L. & Co.,	New Bedford,	108,050 00	1,608 72	32 17

Hathaway, Daniel R,	Marblehead,	43,125 00	425 33	8 51
Hayward, S. A. & Co.,*	Brockton,	88,200 00	1,058 33	21 17
Judd, C. C. & Co.,	Holyoke,	151,175 00	1,626 70	32 53
Liffler, Charles,	Boston Highlands,	246,719 75	2,385 52	47 71
Lockey & Allison,	Fitchburg,	116,285 00	1,801 32	36 03
Northey, William,	Salem,	150,925 00	1,531 33	30 63
Porter, B. T. H.,	Woburn,	57,317 00	732 30	14 65
Rice, Henry,	North Attleborough,	66,960 00	818 50	16 37
Scull & Bradley,	Boston,	4,075,034 04	41,434 42	828 69
Slade, John P. & Son,	Fall River,	78,579 92	800 49	16 01
Stevenson, J. M.,	Pittsfield,	85,375 00	1,059 02	21 18
Thompson, William M.,†	Brockton,	78,425 00	1,118 04	22 36
Walker, Oliver,	Northampton,	36,593 75	359 95	7 20
Williams, G. D.,	Greenfield,	20,100 00	141 07	2 82
Williamson, R. J. & C. C.,	Webster,	60,150 00	705 91	14 12
		$7,141,772 02	$77,873 01	$1,557 45
LONDON AND PROVINCIAL FIRE INSURANCE CO.,	London, Eng.			
Archibald, Adam,	Boston,	$220,100 00	$1,820 49	$36 41
Boardman & Ingalls,	Lynn,	119,375 00	1,724 38	34 49
Brainard, J. C.,	Amherst,	34,200 00	359 91	7 20
Brewster, W. H. Jr.,	Newburyport,	583,225 00	4,211 57	84 23
Burbank, W. L.,	Charlestown,	84,675 00	474 21	9 48
Burleigh, O. H.,	Natick,	58,500 00	523 10	10 46
Cardell, E. L. & Co.	Lowell,	182,584 00	1,507 00	30 14
Chaffee, J. C.,	Lee,	41,550 00	796 12	15 92
Crane, W. C.,	Somerville,	133,064 72	998 82	19 98
Daggett, H. M. Jr. & Co.,	Attleborough,	59,475 00	690 85	13 82
Dodd, S. & Co.,	Gloucester,	44,400 00	570 79	11 41
Freeman & Vinton,	Boston,	3,813,105 00	29,786 64	595 73

* For five months.

† From April 1, to October 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fuller, W. A.,	Springfield,	$315,432 75	$3,793 93	$75 88
Hall, John T.,	Plymouth,	13,000 00	141 25	2 82
Howe & Read,	Pittsfield,	18,411 50	144 97	2 90
Howe, Samuel E.,	Pittsfield,	1,000 00	4 00	08
Judd, C. C. & Co.,	Holyoke,	90,422 50	1,037 31	20 75
Kendall & Longley,	Worcester,	265,915 50	3,455 78	69 12
Kilbride, J. J.,	Lawrence,	78,250 00	632 97	12 66
Lockey & Allison,	Fitchburg,	40,522 00	495 10	9 90
Macintire, S. A.,	Salem,	99,350 00	1,355 51	27 11
Miller, George F.,	North Adams,	34,860 00	501 14	10 02
Norris & Corthell,	Hingham,	285,747 00	2,497 19	49 94
Pierce, Chauncey H.,	Northampton,	42,000 00	229 56	4 59
Puffer, Loring W.,	Brockton,	59,500 00	673 60	13 47
Read, Elijah R.,	Attleborough,	6,000 00	54 00	1 08
Read, Frederick F.,	Roxbury,	8,502 00	113 28	2 27
Shepard, J. M., Jr.,	Fall River,	136,243 79	989 30	19 79
Spaulding, L. V.,	Haverhill,	70,075 00	820 82	16 42
Tillinghast & Alden,	New Bedford,	70,405 00	884 17	17 68
Westgate, H. H.,	Melrose,	367,592 70	3,269 53	65 39
		$7,377,483 46	$64,557 29	$1,291 14
LONDON ASSURANCE CORPORATION,	London, Eng.			
Adams, J. Fred.,	Haverhill,	$97,960 00	$814 90	$16 30
Barnes, William,	Marlborough,	24,100 00	259 45	5 19
Bevington, Thomas,	Lawrence,	75,300 00	682 87	13 66
Brown, Clark & Co.,	North Adams,	93,930 00	910 05	18 20
Brown, Henry A.,	Salem,	161,865 00	1,676 05	33 52
Bullock & Brown,	North Adams,	21,399 75	37 54	75
Chase, William E.,	Newburyport,	233,430 00	2,483 70	49 67

Cook, Samuel H.,	New Bedford,	114,965 00	1,009 26	20 19
Currier, Aug. N.,	Worcester,	418,554 00	4,120 51	82 41
D'Evelyn, John S.,	Lowell,	84,250 00	783 09	15 66
Dodd, S. & Co.,	Gloucester,	31,350 00	354 13	7 08
Durfee & Chace,	Fall River,	103,858 87	935 61	18 71
Ely, George W.,	Palmer,	24,700 00	215 26	4 31
Hamilton, Andrew J.,*	Athol,	29,150 00	425 63	8 51
Howe & Read,	Pittsfield,	39,002 81	323 18	6 46
Howe, Samuel E.,	Pittsfield,	7,000 00	39 50	79
Hunt & Hamilton,†	Athol,	11,500 00	178 75	3 57
Jackson, E. T. & Co.,	Taunton,	110,670 00	1,058 45	21 17
Judd, F. A.,	Springfield,	163,585 00	1,815 55	36 31
Lockey & Allison,	Fitchburg,	153,240 00	1,657 73	33 15
Morissey, J. & Son,	Plymouth,	17,000 00	213 24	4 26
Munn, John B.,	Holyoke,	66,350 00	546 61	10 93
Pierce, Chauncey H.,	Northampton,	172,535 00	1,616 01	32 32
Read, Elijah R.,	Attleborough,	63,425 00	743 68	14 87
Reed, William Garrison,	Boston,	6,985,770 00	33,635 95	672 72
Robinson, R. B.,	Westfield,	68,550 00	537 72	10 75
Washburn, W. N.,	Greenfield,	30,050 00	263 13	5 26
Wilson & Read,	Pittsfield,	12,425 00	87 96	1 76
		$9,415,915 43	$57,425 51	$1,148 48
LONG ISLAND INSURANCE CO.,	Brooklyn, N. Y.			
Adams, J. Fred.,	Haverhill,	$12,800 00	$58 00	$1 16
Cheppu & Brown,	Boston,	1,274,928 49	9,477 66	189 55
Coburn, Charles,‡	Lowell,	9,600 00	89 00	1 78
Hunt, George F.,§	Lowell,	3,525 00	33 75	67
Slinn, John,	Fall River,	108,614 00	1,070 59	21 41
		$1,409,467 49	$10,729 00	$214 57

* From March 1, 1883. † To March 1, 1883. ‡ From August 1, 1883 § To August 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
LORILLARD INSURANCE CO.,	New York, N. Y.			
Eldred, E. & Co.,	Worcester,	$153,537 50	$1,241 84	$24 84
Fuller, W. A.,	Springfield,	21,350 00	278 48	5 57
Hovey & Fenno,	Boston,	763,542 00	3,285 92	65 72
Metcalf, George E.,	Lowell,	136,407 00	1,090 81	21 82
		$1,074,836 50	$5,897 05	$117 95
MANUFACTURERS' AND BUILDERS' FIRE INS. CO.,	New York, N. Y.			
Cheppu & Brown,	Boston,	$1,044,814 30	$8,071 86	$161 44
MECHANICS' FIRE INSURANCE CO.,	Brooklyn, N. Y.			
Coburn, Charles,	Lowell,	$50,770 00	$451 70	$9 03
Darling, H. E.,	Boston,	883,637 00	5,432 07	108 64
Eldred, E. & Co.,	Worcester,	193,109 00	1,774 29	35 49
Ladd, Brothers & Co.,	Springfield,	90,225 00	624 69	12 49
Parker, F. S.,	Pittsfield,	24,425 00	228 06	4 56
Tyler, Edward D.,	North Adams,	56,325 00	685 46	13 71
Van Campen, H.,*	New Bedford,	18,350 00	205 88	4 12
		$1,316,841 00	$9,402 15	$188 04
MERCANTILE FIRE INSURANCE CO.,	New York, N. Y.			
Hill, John Q.,	Worcester,	$2,700 00	$42 50	$0 85
Hutchings, William V.,	Boston,	332,075 00	1,150 70	23 01
		$334,775 00	$1,193 20	$23 86
MERCHANTS' INSURANCE CO.,	Newark, N. J.			
Barnes, William,†	Marlborough,	$6,700 00	$86 75	$1 73

Brewster, William H. Jr.,	Newburyport,	76,617 00	703 31	14 07
Brown, Clark & Co.,	North Adams,	27,737 00	368 21	7 36
Bullock & Brown,	North Adams,	22,987 00	213 93	4 28
Chaffee, Joseph C.,	Lee,	26,950 00	209 42	4 19
Clark, W. E.,‡	Framingham,	18,225 00	246 00	4 92
Currier, Aug. N.,	Worcester,	177,587 00	1,875 66	37 51
Currier, F. C. & Son,	Fitchburg,	16,300 00	332 76	6 66
Dewey & Wright,	Great Barrington,	9,662 50	144 24	2 88
Dewey, William C.,	Palmer,	8,500 00	91 25	1 82
Edgell, Charles N.,	Gardner,	16,800 00	273 50	5 47
Foote, William H.,	Westfield,	20,500 00	218 39	4 37
Fullerton, Charles D. & Co.,	Brockton,	48,166 67	520 51	10 41
Greenwood, S. A.,	Winchendon,	5,100 00	111 00	2 22
Grinnell, L. & Co.,	New Bedford,	5,900 00	107 08	2 14
Hall, Amos E.,	Chelsea and Boston,	12,200 00	70 22	1 40
Hastings, W. B. & Co.,	East Cambridge,	51,625 00	591 39	11 83
Jenkins, George & Co.,	Lynn,	120,450 00	1,460 52	29 21
Johnson, Thomas H.,	Salem,	78,900 00	968 68	19 37
Johnson, William F., & Knight,	Lynn,	3,500 00	15 42	31
Kendall, Isaac B.,	Charlestown,	35,025 00	240 53	4 81
Ladd, Brothers & Co.,	Springfield,	73,075 00	619 18	12 38
Lamb, Liberty,	Webster,	11,650 00	153 90	3 08
Lyman, Anson M.,	Orange,	7,975 00	79 05	1 58
Munn, John B.,	Holyoke,	50,475 00	578 75	11 57
Norwood, J. K.,	Lawrence,	71,858 33	741 61	14 83
Nutting, Arthur F.,§	Northampton,	25,550 00	199 88	4 00
Phillips, E. M.,	Southbridge,	13,100 00	168 16	3 36
Porter, B. T. H.,‖	Woburn,	12,330 00	140 38	2 81
Reed, William Garrison,	Boston,	1,904,057 00	13,891 35	277 83
Richardson, H. W.,	Pittsfield,	34,107 50	387 32	7 75

* Represented five months. † From Aug. 3, 1883. ‡ Commenced business October, 1883. § Commenced December, 1882. ‖ For three months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Spaulding, L. V.,	Haverhill,	$110,435 00	$1,263 83	$25 28
Stone, Emerson,	Spencer,	34,980 00	401 15	8 02
Stone, Samuel H.,	Beverly,	23,500 00	274 60	5 49
Tucke, E. M.,	Lowell,	90,600 00	897 99	17 96
Vestal, Tilghman R.,	Fall River,	96,980 00	978 86	19 58
Warriner, S. C.,	Springfield and Holyoke,	25,656 00	404 49	8 09
Williams, G. D.,	Greenfield,	24,500 00	122 26	2 45
		$3,400,261 00	$30,151 53	$603 02
MERCHANTS' INSURANCE Co.,	New York, N. Y.			
Darling, H. E.,	Boston,	$617,430 00	$4,179 48	$83 59
MERCHANTS' INSURANCE Co.,	Providence, R. I.			
Chadwick, William P.,	Edgartown,	–	$29 00	$0 58
Chaffee, J. C.,	Lee,	$15,950 00	172 45	3 45
Colby, W. R. & Co.,	Salem,	141,487 50	1,991 75	39 83
Eddy, Peleg E.,	Boston,	1,711,073 00	16,359 74	327 19
Fisher, M. M.,	Medway,	27,775 00	300 43	6 01
Haskell, H. C. L.,	Gloucester,	41,150 00	521 21	10 42
Holbrook, Leander,	Milford,	33,378 00	325 98	6 52
Judd, F. A.,	Springfield,	105,150 00	1,310 17	26 20
Kendall & Longley,	Worcester,	150,877 00	1,820 11	36 40
Lincoln, William & Co.,	Warren,	60,927 00	660 35	13 21
Mansfield, William,	Canton,	3,000 00	42 50	85
Millay, George A.,	Taunton,	27,997 50	350 33	7 01
Shepard, J. M. Jr.,	Fall River,	122,348 87	1,125 03	22 50
Silsbee & Stevens,	Lynn,	122,700 00	1,693 82	33 88
Spaulding, L. V.,	Haverhill,	71,165 00	914 17	18 28

Swain, Joseph B.,	Nantucket,	42,400 00	391 35	7 83
Swan, A. D.,	Lawrence,	68,775 00	830 05	16 60
Tillinghast & Alden,	New Bedford,	36,970 00	559 28	11 19
Tyler, Edward D.,	North Adams,	46,000 00	599 71	11 99
Walker, Oliver,	Northampton,	49,518 75	453 18	9 06
Williamson, R. J. & C. C.,	Webster,	17,215 00	189 85	3 80
Wilson & Parker,	Pittsfield,	18,125 00	202 06	4 04
Wilson & Read,	Pittsfield,	2,900 00	50 76	1 02
		$2,916,882 62	$30,893 28	$617 86
MERIDEN FIRE INSURANCE CO.,	Meriden, Conn.			
Briggs, George H.,	Amesbury,	$86,225 00	$936 62	$18 73
Burnham, Edward,	Cambridgeport,	86,116 66	771 83	15 44
Burr, Charles H.,	Southbridge,	4,250 00	61 25	1 22
Carter, B. F. & Co.,	Newburyport,	33,508 00	540 55	10 81
Coburn, George W. & Son,	Lowell,	72,580 00	731 99	14 64
Coolidge & Taylor,*	Worcester,	206,708 00	2,702 19	54 04
Coolidge, Augustus,†	Worcester,	39,900 00	493 99	9 88
Dewey & Wright,	Great Barrington,	27,275 00	306 99	6 14
Fay, Herman S.,	Marlborough,	24,450 00	286 68	5 73
Goodell, W. S.,	Haverhill,	62,126 00	946 03	18 92
Greene, William S.,	Fall River,	108,971 03	1,370 21	27 40
Greenwood, S. A.,	Winchendon,	34,800 00	620 88	12 42
Jackson, E. T. & Co.,	Taunton,	66,087 00	779 87	15 60
Johnson, William F., & Knight,	Lynn,	89,550 00	1,266 25	25 32
Judd, C. C. & Co.,	Holyoke,	94,275 00	1,071 11	21 42
Judd, F. A.,	Springfield,	211,800 00	2,354 90	47 10
Kendall, William H.,	Salem,	53,496 50	702 02	14 04
Kilbride, J. J,	Lawrence,	30,375 00	353 76	7 08
Kirby, Charles E.,	Fitchburg,	25,100 00	227 31	4 55

* For eleven months.

† For one month.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Leonard, Franklin,	Westfield,	$39,200 00	$392 05	$7 84
Lincoln, William & Co,	Warren,	64,159 00	728 18	14 56
Lockey & Allison,	Fitchburg,	13,600 00	159 72	3 19
Merriam, C. A.,	Chelsea,	165,760 00	1,255 05	25 10
Morse, Aaron R.,	North Attleborough,	25,700 00	328 12	6 56
Nutting, Arthur F.,*	Northampton,	24,550 00	301 92	6 04
Pendergast, George H. & Co.,	Charlestown,	239,730 00	2,408 53	48 17
Reed & Brother,	Boston,	1,844,606 00	13,789 77	275 80
Spring, John F.,	Greenfield,	54,075 00	673 15	13 46
Thomas, E. A.,	Amherst,	23,763 34	191 43	3 83
Tillinghast & Alden,	New Bedford,	50,200 00	743 96	14 88
Turner, John M.,	Northampton,	36,500 00	293 68	5 87
Wilson & Parker,	Pittsfield,	23,364 00	277 04	5 54
Wilson & Read,	Pittsfield,	4,550 00	74 26	1 49
		$3,967,350 53	$38,141 29	$762 81
METROPOLE INSURANCE CO.,	Paris, France.			
Bevington, Thomas,	Lawrence,	$40,085 00	$461 52	$9 23
Boardman & Ingalls,	Lynn,	71,700 00	1,115 73	22 31
Brown, Clark & Co.,	North Adams,	25,162 00	437 83	8 76
Bush, Andrew L.,	Westfield,	23,587 00	239 10	4 78
Carter, B. F. & Co.,	Newburyport,	36,900 00	402 57	8 05
Chaffee, J. C.,	Lee,	47,550 00	827 50	16 55
Church, H. C. & Son,	Lowell,	100,844 00	1,144 50	22 89
Clark, Henry,	Springfield,	113,600 00	1,111 33	22 23
Clark, W. E.,	Framingham,	31,566 00	484 80	9 70
Fisher, Frederick L.,	Medway,	31,200 00	336 88	6 74
Frankle, Jones,†	Haverhill,	48,000 00	606 28	12 13

Fullerton, C. D. & Co.,	Brockton,	22,150 00	220 85	4 42
Hall, John T.,	Plymouth,	8,000 00	93 75	1 87
Hastings, W. B. & Co.,	East Cambridge,	251,348 70	3,685 79	73 72
Hood, William P.,	Somerset,	17,400 00	180 88	3 61
Lockey & Allison,	Fitchburg,	64,710 00	1,021 66	20 43
Munroe, A. C.,‡	Worcester,	86,250 00	1,111 48	22 23
Paige, John C.,	Boston,	2,832,885 00	21,291 76	425 84
Pierce, Chauncey H.,	Northampton,	54,300 00	339 22	6 78
Rice, Henry,	North Attleborough,	20,650 00	286 19	5 72
Slade, John P. & Son,	Fall River,	79,400 00	704 24	14 08
Steele, George,	Gloucester,	41,450 00	274 51	5 49
Stevenson, John M.,	Pittsfield,	56,192 00	560 97	11 22
Tillinghast & Alden,	New Bedford,	6,800 00	171 75	3 43
Williams, S. A. & Co,	Taunton,	21,793 00	339 54	6 79
		$4,133,522 70	$37,450 63	$749 00
MONTAUK FIRE INSURANCE CO.,	Brooklyn, N. Y.			
Rotherey, J J. E.,	Boston,	$443,720 00	$4,292 92	$85 86
Whittemore, B. B.,	Boston,	48,266 60	234 20	4 68
		$491,986 60	$4,527 12	$90 54
NATIONAL FIRE INSURANCE CO.,	Hartford, Conn.			
Briggs, Andrew S.,	Taunton,	$64,309 00	$655 54	$13 11
Church, H. C. & Son,	Lowell,	138,807 00	1,494 71	29 89
Goodell, W. S.,	Haverhill,	74,450 00	799 72	15 99
Haskell, H. C. L.,	Gloucester,	6,500 00	79 75	1 59
Hovey & Fenno,	Boston,	1,505,113 00	7,588 74	151 77
Johnson, William F., & Knight,	Lynn,	133,200 00	1,606 17	32 12
Kendall & Longley,	Worcester,	254,035 00	3,491 14	69 82
Kendall, William H.,	Salem,	153,900 00	1,887 88	37 76

* From April 1, 1883.

† Agency closed May 21, 1883.

Seven months' business only.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lyons, Samuel J.,	Greenfield,	$46,152 37	$436 59	$8 73
Mack, A. E.,	Lawrence,	77,580 00	746 19	14 92
Millay, George A.,	Taunton,	4,250 00	15 50	31
Morissey, John & Son,	Plymouth,	6,650 00	70 39	1 41
Morris, F. E.,	Monson,	42,800 00	414 93	8 30
Packard, S. Franklin,	Brockton,	56,975 00	699 54	13 99
Reed, E. M.,	Mansfield,	13,100 00	146 62	2 93
Richardson, O. P., Jr,	Attleborough,	47,758 33	547 21	10 94
Robinson, R. B.,	Westfield,	32,935 00	282 76	5 66
Sawyer, John S.,	Cambridge,	105,300 00	1,006 50	20 13
Shepard, J. M. Jr. & Co.,	Fall River,	65,627 08	546 95	10 94
Stevens, Charles G. & Son,	Clinton,	11,050 00	141 82	2 84
Thomas, E. A.,	Amherst,	34,150 00	197 71	3 95
Tillinghast & Alden,	New Bedford,	34,375 00	358 22	7 16
Tyler, Edward D.,	North Adams,	18,750 00	247 67	4 95
Underwood, Porter,	Holyoke,	43,650 00	370 76	7 42
Upton & Willis,	Fitchburg,	24,400 00	232 06	4 64
Viles, Daniel F.,	Waltham,	34,000 00	361 57	7 23
Walker, Oliver,	Northampton,	100,365 00	892 39	17 85
Warriner, S. C.,	Springfield and Holyoke,	272,966 00	2,910 71	58 21
Wellington, H. H.,	Adams,	69,275 00	376 35	7 53
Wilson & Parker,	Pittsfield,	37,447 00	389 81	7 80
Wilson & Read,	Pittsfield,	10,200 00	113 25	2 26
		$3,520,069 78	$29,109 15	$582 15
NATIONAL FIRE INSURANCE CO.,	New York, N. Y.			
Boardman & Ingalls,	Lynn,	$104,500 00	$1,428 59	$28 57
Hollis & Snow,	Boston,	1,300,917 00	10,651 36	213 03

Kennedy, Thomas C.,	East Boston,	16,900 00	137 07	2 74
Parks, L. C.,	Worcester,	55,291 00	595 30	11 91
		$1,477,608 00	$12,812 32	$256 25
NEWARK CITY INSURANCE CO.,	Newark, N. J.			
Swords, James,	Boston,	$445,475 00	$686 84	$13 74
NEWARK FIRE INSURANCE CO.,	Newark, N. J.			
Coburn, Charles,	Lowell,	$57,900 00	$528 15	$10 56
Follansbee, H. L.,	Gloucester,	19,085 00	280 21	5 60
Goodman, James & Co.,	Boston,	846,823 00	5,951 76	119 04
Hastings, W. B. & Co.,	East Cambridge,	19,112 50	210 72	4 21
Jenkins, George & Co.,	Lynn,	112,550 00	1,335 28	26 71
Kendall, William H.,	Salem,	7,825 00	116 22	2 32
Miller, George F.,*	North Adams,	3,875 00	50 00	1 00
Parker, James O.,	Methuen,	7,500 00	110 00	2 20
Van Campen, Hiram,	New Bedford,	46,600 00	517 74	10 35
		$1,121,270 50	$9,100 08	$181 99
NEW HAMPSHIRE FIRE INSURANCE CO,	Manchester, N. H.			
Albro, J. G.,	North Attleborough,	$4,825 00	$64 43	$1 28
Almy, Charles,	New Bedford,	278,279 66	2,224 57	44 49
Barnes, D. H.,	Winchendon,	25,900 00	273 83	5 48
Beede, Frank T.,	Ware,	43,627 00	383 73	7 67
Bicknell & Robinson,	Boston,	51,450 00	305 43	6 11
Boardman & Ingalls,	Lynn,	252,383 00	3,001 27	60 03
Briggs, George H.,	Amesbury,	96,775 00	1,053 78	21 08
Brown, Benjamin F.,	Charlestown,	224,284 00	2,015 26	40 31
Bullard, Alfred M.,	Boston,	2,281,736 34	18,386 41	367 73
Coburn, George W. & Son,	Lowell,	155,147 00	1,505 21	30 10

* To May, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Collins, Thomas C.,	Middleborough,	$17,350 00	$321 30	$6 43
Craig & Bemis,	Spencer,	26,900 00	350 25	7 00
Davis, James F.,	Barre,	24,600 00	319 03	6 38
Dwelley, Jedediah,	Hanover,	7,100 00	92 75	1 85
Edgell, Charles N.,	Gardner,	11,450 00	150 75	3 01
Esty, F. M.,	Framingham,	25,256 66	218 06	4 36
Fay, Heman S.,	Marlborough,	27,300 00	313 88	6 28
Fears & Cunningham,	Gloucester,	6,800 00	112 13	2 24
Fenner, Arthur,	Ayer,	227,205 00	2,613 86	52 28
Frankle, Jones,	Haverhill,	96,025 00	1,271 13	25 42
Fullerton, Charles D. & Co,	Brockton,	119,475 00	1,320 33	26 41
Greene, William S.,	Fall River,	155,537 06	1,867 19	37 34
Hall, Amos E.,	Chelsea and Boston,	76,785 00	473 80	9 48
Jackson, E. T. & Co.,	Taunton,	120,038 00	1,516 91	30 34
Jennings, Albert,	Wellesley,	21,425 00	182 05	3 64
Johnson, Thomas H.,	Salem,	98,185 00	1,370 00	27 40
Kendall, Isaac B.,	Charlestown,	14,400 00	95 50	1 91
Lincoln, William & Son,	Brookline,	15,000 00	94 25	1 88
Lockey & Allison,	Fitchburg,	84,375 00	820 84	16 42
Merrick, Spencer R.,	Clinton,	31,690 00	387 92	7 76
Parker, David F.,	Springfield,	36,650 00	300 00	6 00
Parker, George G.,	Milford,	93,845 00	1,125 28	22 51
Parker, James O.,	Methuen,	71,200 00	810 47	16 21
Parks, L. C.,	Worcester,	256,679 00	2,693 10	53 86
Pierce, Chauncey H.,	Northampton,	263,540 00	1,700 59	34 01
Porter, B. T. H.,*	Woburn,	21,150 00	159 50	3 19
Reed, E. M.,	Mansfield,	31,625 00	358 07	7 16
Richardson, H. W.,	Pittsfield,	66,840 50	792 10	15 84

Serrat, William D.,	Melrose,	50,837 00	484 37	9 69
Smith, E. J. & Son,†	Boston Highlands,	69,900 00	388 39	7 77
Spring, John F.,	Greenfield,	51,300 00	719 59	14 39
Thomas, Edward A.,	Amherst,	51,780 00	678 58	13 57
Townsend, James,	East Boston,	39,800 00	284 70	5 69
Viles, Daniel F.,	Waltham,	33,600 00	442 00	8 84
Warriner, S. C.,	Springfield and Holyoke,	368,214 00	4,662 04	93 24
Whitney & Dunbar,	Westfield,	26,225 00	247 88	4 96
Young, William B.,	Newton,	154,857 00	1,287 09	25 74
		$6,309,346 22	$60,239 60	$1,204 78
NEW ORLEANS INSURANCE CO.,	New Orleans, La.			
Carpenter, George O,	Boston,	$1,022,178 76	$13,488 10	$269 76
NEW YORK BOWERY FIRE INSURANCE CO.,	New York, N. Y.			
Boardman & Ingalls,	Lynn,	$153,150 00	$1,765 17	$35 30
Brainard, J. C,	Amherst,	68,377 00	641 64	12 83
Burbank, W. L.,	Charlestown,	200,048 00	1,802 52	36 05
Cannell Brothers,	Everett,	3,800 00	53 00	1 06
Cheppu & Brown,	Boston,	1,776,407 87	12,582 53	251 65
Clark, Henry,	Springfield,	160,508 00	1,434 35	28 69
Cook, Coleman,	East Boston,	119,175 00	946 79	18 94
Daggett, H. M., Jr. & Co.	Attleborough,	53,925 00	782 16	15 64
Daniels, George P.,	Salem,	116,563 00	1,582 85	31 66
D'Evelyn, John S.,	Lowell,	101,134 00	1,053 51	21 07
Eldred, E. & Co.,	Worcester,	356,549 50	3,654 22	73 08
Foster, N. Jr., & Wise,	Boston,	931,896 00	6,814 50	136 29
Fullerton, C. D. & Co.,	Brockton,	105,653 67	1,182 14	23 64
Hastings, W. B. & Co.,	East Cambridge,	51,575 00	616 36	12 33
Jackson, E. T. & Co.,	Taunton,	88,452 50	762 97	15 26

* For five months.

† Agency taken from June 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Kilbride, J. J.,	Lawrence,	$105,575 00	$975 91	$19 52
Learned, Francis M,	Boston,	20,300 00	110 40	2 21
Leonard, Franklin,	Westfield,	6,500 00	51 25	1 02
Lincoln, William & Co.,	Warren,	106,657 00	923 93	18 48
Lockey & Allison,	Fitchburg,	30,550 00	308 98	6 18
Magna, A. G.,*	Holyoke,	18,050 00	175 16	3 50
O'Neil, Hugh J.,	Newton,	12,700 00	92 70	1 85
Pierce, Chauncey H.,	Northampton,	116,590 00	748 00	14 96
Robertson, Charles S,	Stoneham,	49,600 00	350 23	7 00
Shattuck, John N.,	Natick,	45,150 00	467 33	9 35
Shepard, J. M. Jr. & Co.,	Fall River,	230,035 02	1,649 89	33 00
Smith, E. J. & Son,†	Boston Highlands,	50,166 66	603 53	12 07
Spaulding, L. V.,	Haverhill,	82,175 00	1,069 87	21 40
Spring, John F.,	Greenfield,	27,950 00	356 85	7 14
Steele, George,	Gloucester,	48,375 00	577 02	11 54
Stevenson, John M.,	Pittsfield,	42,125 00	342 76	6 86
Stone, Emerson,	Spencer,	14,717 00	171 44	3 43
Terry, Henry B.,	Hyde Park,	42,600 00	405 87	8 12
Van Campen, Hiram,	New Bedford,	87,550 00	956 07	19 12
		$5,424,580 22	$46,011 90	$920 24
NEW YORK FIRE INSURANCE CO,	New York, N. Y.			
Jordan, Lovett & Co.,	Boston,	$869,084 50	$8,060 74	$161 21
NIAGARA INSURANCE CO.,	New York, N. Y.			
Alford & Bullock,	North Adams,	$40,725 00	$382 50	$7 65
Alford, Arthur S.,	North Adams,	12,300 00	152 00	3 04
Alley, E. R. & Co.,	Marlborough,	81,010 00	748 87	14 98

Appleton, Z. A.,	Rockport,	30,200 00	337 31	6 75
Barrows, R. S.,	Boston and Jamaica Plain,	104,435 00	1,181 30	23 63
Billings, Henry W.,	Conway,	15,250 00	135 68	2 71
Bird, H.,	Cambridge,	105,940 00	1,064 05	21 28
Brainard, J. C.,	Amherst,	11,600 00	122 58	2 45
Brewster, William H., Jr.,	Newburyport,	91,585 00	884 84	17 70
Briggs, George H.,	Amesbury,	43,790 00	440 95	8 82
Burleigh, O. H.,	Natick,	51,950 00	511 81	10 24
Burr, Charles H.,	Southbridge,	14,920 00	236 91	4 74
Church, H. C. & Son,	Lowell,	64,400 00	781 61	15 63
Craig & Bemis,	Spencer,	8,000 00	105 00	2 10
Crane, W. C.,	Somerville,	158,900 00	1,138 34	22 77
Dewey, William C.,	Palmer,	109,955 00	971 98	19 44
Fisher, Frederick L.,	Medway,	49,325 00	433 62	8 67
Follansbee, H. L.,	Gloucester,	66,675 00	703 08	14 06
Foster, Nathaniel, Jr., and Wise,‡	Boston,	2,715,388 00	16,739 39	334 79
Goodell, W. S.,	Haverhill,	59,950 00	887 37	17 75
Hammond, J. C.,	East Douglas,	12,109 00	106 10	2 12
Hayward S. A. & Co. §	Brockton,	53,850 00	559 19	11 18
Hood, William P.,	Somerset,	16,350 00	169 12	3 38
Howe & Read,	Pittsfield,	34,995 63	319 78	6 40
Howe, Samuel E,	Pittsfield,	4,300 00	37 87	76
Hyde, J. F. C.,	Newton,	37,333 33	259 08	5 18
Jackson, E. T. & Co.,	Taunton,	59,590 00	551 28	11 03
Judd, C. C. & Co.,	Holyoke,	74,626 00	904 96	18 10
Kendall, William H.,	Salem,	119,187 50	1,332 40	26 65
Ladd, Brothers & Co.,	Springfield,	218,969 50	2,013 99	40 28
Lane, Otis,	Ware,	49,525 00	568 40	11 37
Leighton, Royal B.,	Melrose,	130,400 00	821 94	16 44
Lincoln, William & Son,	Brookline,	38,000 00	249 50	4 99

* Agency commenced Oct. 1, 1883. † Agency taken from July 1, 1883. ‡ To June 1, 1883, when agency was closed. § For five months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Lockey & Allison,	Fitchburg,	$114,568 00	$1,443 78	$28 88
Merriam, Charles A.,	Chelsea,	64,065 00	500 55	10 01
Meserve, Clement,	Hopkinton,	11,183 00	113 87	2 27
Morissey, John & Son.,	Plymouth,	10,600 00	112 72	2 25
Morris, F. E.,	Monson,	74,900 00	793 94	15 88
Norris & Corthell,	Hyde Park,	480,552 00	3,747 04	74 94
Paige, John C.,	Boston,	1,294,347 00	9,739 29	194 79
Parker, George G.,	Milford,	20,975 00	212 07	4 24
Pendergast, George H. & Co.,	Charlestown,	103,150 00	712 21	14 24
Perry, O. H. & Co,	Lowell,	104,884 00	880 97	17 62
Porter, Samuel,	Beverly,	54,625 00	726 59	14 53
Puffer, Henry M.,	Shelburne Falls,	7,550 00	86 87	1 74
Rice, Henry,	North Attleborough,	14,700 00	180 27	3 61
Robinson, R. B.,	Westfield,	39,555 00	348 76	6 98
Selkirk & Evans,	Stockbridge,	11,860 00	166 10	3 32
Selkirk, A. W.,	Great Barrington,	170,309 17	2,343 95	46 88
Silsbee & Stevens,	Lynn,	189,725 00	2,146 94	42 94
Slade, John P. & Son,	Fall River,	130,517 06	1,223 60	24 47
Stannard, J. H.,	Lawrence,	84,000 00	1,284 65	25 69
Stevenson, John M.,	Pittsfield,	11,400 00	119 74	2 39
Thompson, William M ,*	Brockton,	52,400 00	622 51	12 45
Tillinghast & Alden,	New Bedford,	154,960 00	1,733 80	34 68
Viles, Daniel F.,	Waltham,	24,250 00	278 04	5 56
Walker, Oliver,	Northampton,	58,176 56	481 92	9 64
Washburn, J. D.,	Worcester,	233,189 00	2,875 53	57 51
Wetherbee & Nutter,	Brighton,	151,883 00	1,668 60	33 37
Williams, G. D.,	Greenfield,	51,275 00	468 60	9 37

Williamson, R. J. & C. C.,	Webster,	36,660 00	388 13	7 76
Woodbury, A. H.,†	Hopkinton,	30,605 00	283 19	5 66
		$8,472,397 75	$71,537 03	$1,430 75
NORTH BRITISH AND MERCANTILE INSURANCE CO.,	London, Eng.			
Alley, E. R. & Co.,	Marlborough,	$51,116 00	$324 06	$6 48
Archibald, Adam,	Boston,	87,150 00	449 17	8 98
Brown, Benjamin F.,	Charlestown,	94,050 00	901 07	18 02
Brown, I. J.,	Hyde Park,	113,825 00	949 17	18 98
Cannell, J. H ,	Everett,	65,725 00	482 38	9 65
Chaffee, J. C.,	Lee,	41,562 50	629 40	12 59
Cheppu & Brown,	Boston,	188,966 67	886 70	17 73
Church, H. C. & Son,	Lowell,	170,433 33	1,972 64	39 45
Clark, W. E.,	Framingham,	91,400 00	892 81	17 86
Cogswell, Theodore F ,	Ipswich,	13,800 00	116 85	2 34
Colby, W. R. & Co ,	Salem,	340,774 50	3,721 29	74 43
Crane, Wesley C.,	Somerville,	243,852 72	1,421 37	28 43
Danforth, Keyes,	Williamstown,	27,825 00	279 40	5 59
Darling, Uriah T., Jr.,	Leyden,	10,850 00	83 36	1 67
Davis, James F.,	Barre,	19,200 00	197 50	3 95
Dewey, William C.,	Palmer,	53,350 00	411 63	8 23
Este, Franklin,	Southborough,	25,300 00	290 27	5 81
Fenner, Arthur,	Ayer,	109,639 50	1,100 88	22 02
Ferry, Lewis M.,	Chicopee,	45,295 00	367 80	7 36
Fox, Charles G.,	Bedford,	21,050 00	471 70	9 43
Gay, George W.,	Norwood,	30,975 00	328 02	6 56
George, J. Phillips,‡	Jamaica Plain,	15,585 00	170 20	3 40
Gilmore, W. H. P ,	Turner's Falls,	29,870 00	227 87	4 56
Goodell, W. S.,	Haverhill,	90,180 00	1,400 11	28 00
Green, Darius A.,	Medford,	14,450 00	109 25	2 18

* From April 1 to Oct. 31, 1883.

† From April 1 to Oct. 31, 1883.

‡ From March 5, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Greenwood, C. C.,	Needham,	$23,110 00	$215 78	$4 32
Haffards, G. M.,	Fall River,	110,079 92	760 05	15 20
Hall, John T.,	Plymouth,	60,130 00	486 91	9 74
Hapgood, George H.,	Chester,	14,425 00	170 00	3 40
Hastings, W. B. & Co.,	East Cambridge,	1,186,305 30	9,426 35	188 53
Howland, F. P. & Sons,	Abington,	48,600 00	476 06	9 52
Howland, Isaac C.,	Abington,	22,900 00	266 79	5 34
Hoyt, G. & J. F.,	Shelburne Falls,	20,200 00	171 75	3 43
Hyde, James F. C.,	Newton,	50,916 66	484 83	9 70
Ingraham, W. H.,	Watertown,	25,450 00	280 75	5 61
Jennings, Albert,	Wellesley,	86,350 00	776 08	15 52
Johnson, R. B.,	Holyoke,	201,819 04	1,866 88	37 34
Ladd Bros. & Co.,	Springfield,	473,819 50	3,603 87	72 08
Leighton, R. B.,	Melrose,	86,175 00	448 24	8 96
Lincoln, William & Son,	Brookline,	88,450 00	591 30	11 83
Lockey & Allison,	Fitchburg,	211,970 00	2,032 47	40 65
Lyman, Herbert,	Westfield,	62,785 00	609 39	12 19
Lyons, Samuel J,	Greenfield,	34,135 71	300 76	6 02
Mantor, Moses M.,	Charlemont,	7,800 00	89 25	1 78
Medcalf, William,	Ware,	18,450 00	135 75	2 71
Merriam, C. A,	Chelsea,	158,575 00	1,124 08	22 48
Merrick, Spencer R.,	Clinton,	49,575 00	497 31	9 95
Miller, George F.,	North Adams,	77,550 00	892 85	17 86
Morris, F. E.,	Monson,	49,675 00	523 52	10 47
Parker, George G.,	Milford,	46,800 00	451 29	9 03
Parker, James O.,	Methuen,	170,232 00	1,746 30	34 93
Paul, Abram C.,	Stoughton,	30,850 00	303 27	6 07
Phillips, Elisha M.,	Southbridge,	71,833 33	666 37	13 33

Piper & Sawyer,	Newburyport,	36,475 00	325 91	6 52
Porter, B. T. H.,	Woburn,	104,891 00	1,140 64	22 81
Porter, Charles H.,	Quincy,	73,650 00	782 82	15 66
Porter, John W.,	Boston,	7,993,811 93	43,457 40	869 15
Porter, Samuel,	Beverly,	66,100 00	814 84	16 30
Preston, N. W.,	East Douglas,	45,062 00	399 33	7 99
Puffer, Loring W.,	Brockton,	99,800 00	998 83	19 98
Richards, Elias,	Weymouth,	14,125 00	138 80	2 78
Richardson, O. P., Jr.,	Attleborough,	70,600 00	748 59	14 97
Robbins, Samuel P.,	Warren,	45,124 00	411 60	8 23
Rowe, Richard,	Newtonville,	31,300 00	230 85	4 62
Ryder, Thomas M.,	Wareham,	52,283 00	571 51	11 43
Sargent, Bailey,	Merrimac,	42,200 00	461 38	9 23
Selkirk, A. W.,	Great Barrington,	48,800 00	307 62	6 15
Serrat, W. D.,	Stoneham,	96,950 00	546 75	10 93
Silsbee & Stevens,	Lynn,	141,425 00	1,311 08	26 22
Smith & Skerry,	North Brookfield,	46,525 00	397 80	7 96
Smith, E. J. & Son,	Boston Highlands,	265 966 66	1,578 94	31 58
Sprague, Phineas,	Malden,	61,050 00	592 16	11 84
Steele, George,	Gloucester,	308,300 00	2,254 70	45 09
Stone, Daniel & Son,	Orange and North Dana,	27,550 00	182 80	3 66
Stone, Emerson,	Spencer,	60,270 00	593 89	11 88
Stratton, Daniel W.,	Hudson,	20,700 00	195 63	3 91
Taylor, George W.,	Lexington,	152,868 00	2,162 53	43 25
Thomas, Edward A.,	Amherst,	57,950 00	462 52	9 25
Tillinghast & Alden,	New Bedford,	156,535 00	1,758 56	35 17
Tillinghast, Charles M.,	Brighton,	147,400 00	808 13	16 16
Townsend, James,	East Boston,	182,650 00	1,622 37	32 45
Underhay, John,	Holbrook,	31,550 00	427 85	8 56
Upton, Daniel,	Adams,	29,450 00	348 00	6 96
Walker, Oliver,	Northampton,	100,250 00	918 46	18 37

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Washburn, J. D,	Worcester,	$493,068 00	$5,652 02	$113 04
Williams, S. A. & Co.,	Taunton,	103,717 00	1,051 34	21 03
Williamson, R J. & C. C.,	Webster,	72,350 00	580 23	11 60
Wilson & Parker,	Pittsfield,	127,457 50	1,156 99	23 14
Wilson & Read,	Pittsfield,	32,750 00	358 24	7 16
		$16,926,140 77	$123,334 26	$2,466 72
NORTH GERMAN FIRE INSURANCE CO.,	Hamburg, Ger.			
Crane, W. C.,	Somerville,	$13,040 00	$121 86	$2 44
Freeman & Vinton,	Boston,	1,693,520 00	17,000 61	340 01
Kendall, George E.,	Worcester,	213,744 00	3,023 45	60 47
		$1,920,304 00	$20,145 92	$402 92
NORTH WESTERN NATIONAL INSURANCE CO.,	Milwaukee, Wis.			
Johnson, W. F., & Knight,	Lynn,	$39,101 00	$665 74	$13 31
Munroe, A. C.,*	Worcester,	104,845 00	1,202 99	24 06
Rowe, Walter R.,	Lawrence,	12,700 00	97 20	1 94
Tyler, Edward D.,	North Adams,	12,000 00	109 75	2 19
Vinton, Hammond,	Boston,	2,991,461 00	21,017 26	420 35
		$3,160,107 00	$23,092 94	$461 85
NORTHERN ASSURANCE CO.,	London, Eng.			
Alden, Jared F.,	Middleborough,	$14,850 00	$164 31	$3 29
Bennett, Dexter F.,	Somerville,	86,100 00	663 65	13 27
Bevington, Thomas,	Lawrence,	91,230 00	823 88	16 48
Bird, Herman,	Cambridge,	165,813 00	2,168 08	43 36
Blaney, Alexander,	Natick,	31,000 00	326 27	6 53
Brown, Clark & Co.,	North Adams,	6,750 00	171 53	3 43

Brown, Henry A.,	Salem,	108,220 00	1,142 31	22 85
Bullard, Alfred M.	Boston,	4,903,608 72	32,653 59	653 07
Bullock & Brown,	North Adams,	28,537 50	285 03	5 70
Carter, B. F. & Co.,	Newburyport,	59,512 00	734 54	14 69
Chadwick, O. B. & Co.,	Peabody,	121,800 00	1,284 54	25 69
Clark, Henry,	Springfield,	187,575 00	1,484 44	29 69
Dearborn, William F.,	Hyde Park,	4,050 00	29 55	59
Dewey, William C.,	Palmer,	48,875 00	493 83	9 88
Dutcher & Wickwire,	Sheffield,	8,928 00	102 01	2 04
Faunce & Dearborn,	Hyde Park,	39,370 00	325 24	6 50
Fisher, Frederick L.,	Medway,	42,675 00	465 98	9 32
Follansbee, H. L.,	Gloucester,	24,950 00	286 44	5 73
Fullerton, Charles D & Co.,	Brockton,	86,750 00	1,034 89	20 70
Gifford, S. S.,	Provincetown,	3,400 00	50 50	1 01
Goodell, Walter S.,	Haverhill,	83,000 00	1,282 04	25 64
Hall, John T.,	Plymouth,	5,500 00	48 75	97
Holbrook, Leander,	Milford,	11,700 00	123 25	2 46
Johnson, R B.,	Holyoke,	114,835 71	958 67	19 17
Kendall & Longley,	Worcester,	221,309 00	2,797 78	55 96
Lockey & Allison,	Fitchburg,	97,565 00	1,306 68	26 13
Porter, B. T. H.,	Woburn,	79,895 00	935 45	18 71
Richards, Elias,	Weymouth,	14,250 00	174 40	3 49
Richardson, O. P. Jr.,	Attleborough,	23,883 33	267 54	5 35
Robertson, Charles S.,	Stoneham,	43,725 00	303 55	6 07
Silsbee & Stevens,	Lynn,	261,091 67	2,979 76	59 60
Smith, H. H.,†	Vineyard Haven,	51,800 00	675 00	13 50
Tillinghast & Alden,	New Bedford,	135,795 00	1,030 87	20 62
Tucke, E. M.,	Lowell,	106,550 00	941 13	18 82
Underhay, John,	Holbrook,	23,900 00	312 15	6 24
Walker, Oliver,	Northampton,	16,000 00	186 25	3 72

* For seven months.

† Since January, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Williams, S. A. & Co.,	Taunton,	$60,321 00	$693 79	$13 88
Wilson & Parker,	Pittsfield,	30,480 00	345 97	6 92
Wilson & Read,	Pittsfield,	6,500 00	71 75	1 43
		$7,452,094 93	$60,125 39	$1,202 50
NORWICH UNION FIRE INSURANCE SOCIETY,	Norwich, Eng.			
Baker, Ezra,	Lynn,	$147,171 00	$1,655 39	$33 11
Brown, Clark & Co.,	North Adams,	72,602 00	873 80	17 48
Bullock & Brown,	North Adams,	5,100 00	29 30	59
Carter, B. F. & Co.,	Newburyport,	45,317 00	580 36	11 61
Clark, Henry,	Springfield,	218,950 00	1,982 38	39 65
Cook, Samuel H.,	New Bedford,	94,050 00	989 51	19 79
Currier, Augustus N.,	Worcester,	256,750 00	2,270 76	45 42
Daggett, H. M. Jr. & Co.,	Attleborough,	100,350 00	1,418 39	28 37
D'Evelyn, John,	Lowell,	69,825 00	721 54	14 43
Durfee & Chace,	Fall River,	111,520 93	1,244 41	24 89
Fears & Cunningham,	Gloucester,	4,000 00	56 88	1 14
Frankle, Jones,	Haverhill,	92,250 00	1,060 58	21 21
Fullerton, C. D. & Co ,	Brockton,	105,975 00	1,111 17	22 22
Jackson, E. T. & Co.,	Taunton,	40,039 00	450 54	9 01
Joyner, Herbert C.,	Great Barrington,	15,050 00	98 35	1 97
Lamb, Liberty,	Webster,	3,500 00	40 50	81
Lincoln, W. & Co.,	Warren,	76,039 00	616 20	12 32
Lincoln, William E.,	Warren,	51,076 00	440 34	8 81
Lockey & Allison,	Fitchburg,	111,866 00	1,245 16	24 90
Mack, A. E.,	Lawrence,	54,325 00	472 39	9 45
Mercer & Whittemore,	Boston,	3,476,699 67	25,419 94	508 40
Nichols, C. S. & Co.,	Salem,	146,580 00	1,712 36	34 25

Porter, B. T. H.,*	Woburn,	22,500 00	242 00	4 84
Stevenson, John M.,	Pittsfield,	61,000 00	530 29	10 61
		$5,382,535 60	$45,262 54	$905 28
ORIENT INSURANCE CO.,	Hartford, Conn.			
Alden, Jared F.,	Middleborough,	$52,425 00	$784 75	$15 69
Alley, E. R. & Co.,	Marlborough,	42,350 00	421 67	8 43
Andrus, F. O.,	Sheffield,	16,525 00	144 93	2 90
Bevington, Thomas,	Lawrence,	55,584 00	500 69	10 01
Briggs, George H.,	Amesbury,	55,802 00	563 23	11 26
Brown, Henry A.,	Salem,	69,706 00	817 82	16 36
Cardell, E. L. & Co.,	Lowell,	191,313 00	1,502 00	30 04
Currier, F. C. & Son,	Fitchburg,	30,900 00	308 55	6 17
Fenner, Arthur,	Ayer,	63,694 00	706 25	14 12
Ferry & White,	Chicopee,	15,650 00	154 46	3 09
Foote, William H.,	Westfield,	85,425 00	908 78	18 18
Hall, John T.,	Plymouth,	15,500 00	145 00	2 90
Hayden, Charles L.,	South Deerfield,	44,350 00	310 94	6 22
Howland, S. D.,	Fall River,	113,830 00	1,484 46	29 69
Johnson, Waldo,	Webster,	18,325 00	212 40	4 25
Johnson, William F., & Knight,	Lynn,	115,075 00	1,372 18	27 44
Mather, Benjamin F, Jr.,	Williamstown,	29,700 00	323 00	6 46
Medcalf, William,	Ware,	59,375 00	548 60	10 97
Munn, John B.,	Holyoke,	55,850 00	536 27	10 73
Newton, Israel,	Orange,	5,675 00	41 01	82
Packard, S. Franklin,	Brockton,	41,650 00	501 65	10 03
Paige, John C.,	Boston,	2,268,506 00	19,732 19	394 64
Parker, F. S.,	Pittsfield,	36,942 50	369 34	7 39
Parker, George G.,	Milford,	51,000 00	502 19	10 04
Parks, Loren C.,	Worcester,	200,176 00	1,905 38	38 11

* For five months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Phillips, Elisha M.,	Southbridge,	$43,695 00	$527 90	$10 56
Porter, Samuel,	Beverly,	33,950 00	403 91	8 08
Reed, E. M.,	Mansfield,	38,800 00	425 00	8 50
Selkirk, A. W.,	Great Barrington,	21,075 00	233 83	4 68
Spaulding, L. V.,	Haverhill,	99,660 00	1,234 87	24 70
Stone, Emerson,	Spencer,	25,650 00	301 33	6 03
Turner, John M.,	Northampton,	42,350 00	402 83	8 06
Van Campen, Hiram,	New Bedford,	63 213 00	936 38	18 73
Warriner, S. C.,	Springfield and Holyoke,	132,831 00	1,603 18	32 06
		$4,236,552 50	$40,866 87	$817 34
ORIENT MUTUAL INSURANCE CO.,	New York, N. Y.			
Cook, Samuel H,	New Bedford,	$5,000 00	$2,601 39	$52 03
Scull & Bradley,	Boston,	511,338 00	6,637 31	132 75
		$516,338 00	$9,238 70	$184 78
PACIFIC FIRE INSURANCE CO.,	New York, N. Y.			
Brewer, Cyrus & Co,	Boston,	$2,585,871 45	$19,116 83	$382 34
Rice, Edward B.,	Worcester,	28,750 00	248 96	4 98
		$2,614,621 45	$19,365 79	$387 32
PENNSYLVANIA FIRE INSURANCE CO.,	Philadelphia, Penn.			
Abbott, H. E.,	Brookline,	$9,450 00	$92 12	$2 76
Adams, C. S. & Co.,	Framingham,	46,149 00	328 00	9 84
Adams, Coleman S,	Framingham,	22,190 00	162 43	4 87
Appleton, Z. A.,	Rockport,	20,600 00	280 69	8 42
Barney, Matthew,	Nantucket,	30,750 00	554 31	16 63
Bevington, Thomas,	Lawrence,	162,908 00	1,773 72	53 21

Bicknell, Zechariah L.,	East Weymouth,	13,925 00	182 88	5 49
Bird, H.,	Cambridge,	133,682 00	1,860 58	55 82
Briggs, Andrew S.,	Taunton,	65,806 00	862 76	25 88
Brown, Clark & Co.,	North Adams,	65,837 00	893 40	26 80
Brown, Benjamin F.,	Charlestown,	32,300 00	424 55	12 74
Bullock & Brown,	North Adams,	15,050 00	184 20	5 53
Carter, B. F. & Co.,	Newburyport,	51,384 00	663 01	19 89
Chadwick, O. B., & Co.,	Peabody,	83,950 00	905 24	27 16
Cook, Samuel H.,	New Bedford,	170,550 00	2,049 39	61 48
Currier, Aug. N.,	Worcester,	306,408 00	3,220 91	96 63
Denny, Charles A.,	Leicester,	38,734 00	555 01	16 65
Fisher, Frederick L.,	Medway,	76,750 00	752 66	22 58
Fiske, George B.,*	Holliston,	25,750 00	356 82	10 70
Forbush, James M.,	Natick,	49,175 00	548 92	16 47
Frankle, Jones,	Haverhill,	113,400 00	1,395 93	41 88
Gordon, William R.,	Beverly,	44,000 00	504 90	15 15
Gould, Jesse & Son,	Chelsea,	110,899 90	1,424 66	42 74
Green, Darius A.	Medford,	2,200 00	34 80	1 04
Hall, John T.,	Plymouth,	34,800 00	264 45	7 93
Hartshorne, Charles F.,	Wakefield,	17,975 00	164 90	4 95
Hathaway, Daniel R.,	Marblehead,	25,900 00	241 80	7 25
Hayward, S. A. & Co.,†	Brockton,	66,000 00	509 70	15 29
Holbrook, Leander,	Milford,	15,050 00	141 82	4 25
Jennings, Albert,	Wellesley,	25,350 00	358 84	10 77
Johnson, R. B.,	Holyoke,	99,675 00	1,063 82	31 91
Liffler, Charles,	Boston Highlands,	137,632 37	1,380 68	41 42
Lockey & Allison,	Fitchburg,	112,261 00	1,615 36	48 46
Northey, William,	Salem,	120,550 00	1,370 37	41 11
Pease, Joseph T.,	Edgartown,	6,700 00	102 50	3 07
Phillips, Elisha M.,	Southbridge,	23,350 00	315 02	9 45

* For five months,

† From Nov. 1, 1882, to March 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Porter, B. T. H.,	Woburn,	$102,975 00	$970 66	$29 12
Puffer, H. M.,	Shelburne Falls,	3,000 00	22 50	67
Rice, Henry.	North Attleborough,	61,415 00	784 88	23 55
Scull & Bradley,	Boston,	2,401,438 56	23,493 42	704 80
Slade, John P. & Son,	Fall River,	84,693 79	1,072 53	32 18
Smith & Skerry,	North Brookfield,	48,745 00	557 43	16 72
Stacy, S. A. & Son,	Gloucester,	61,900 00	608 03	18 24
Stevenson, J. M.,	Pittsfield,	93,610 00	974 40	29 23
Stratton, Daniel W.,	Hudson,	45,850 00	556 64	16 70
Thompson & Reed,	Waltham,	23,125 00	209 57	6 29
Thompson, William H.,*	Brockton,	51,975 00	719 78	21 59
Tucke, E. M.,	Lowell,	89,766 00	977 55	29 33
Walker, Oliver,	Northampton,	85,865 97	911 73	27 35
Wetherbee & Nutter,	Brighton,	36,917 00	381 22	11 44
Williams, G. D.,	Greenfield,	33,100 00	175 27	5 26
Williamson, R. J. & C. C.,	Webster,	29,150 00	338 06	10 14
		$5,630,617 59	$60,294 82	$1,808 83
PEOPLE'S FIRE INSURANCE CO.,	New York, N. Y.			
Cheppu & Brown,	Boston,	$1,011,469 04	$9,001 29	$180 03
PHENIX INSURANCE CO.,	Brooklyn, N. Y.			
Alley, Edward R.,	Marlborough,	$89,315 00	$802 92	$16 06
Baker, Henry N.,	Newtonville,	1,000 00	6 50	13
Barnes, Edward F.,	Newton,	25,500 00	176 25	3 52
Bird, H.,	Cambridge,	86,055 00	833 48	16 67
Brainard, J. C.,	Amherst,	27,325 00	278 06	5 56
Brown, H A.,	Salem,	141,763 00	1,608 63	32 17

Bullard, Alfred M.,	Boston,	6,421,484 38	39,214 99	784 30
Chadwick, O. B. & Co.,	Peabody,	202,890 00	2,020 78	40 42
Chaffee, Joseph C.,	Lee,	31,900 00	470 44	9 41
Chapin & Williams,	Greenfield,	45,733 33	398 63	7 97
Chase, William E.,	Newburyport,	79,634 00	747 21	14 94
Cook, Samuel H., Fire,	New Bedford,	181,463 00	1,820 02	36 40
" " Marine,		92,765 91	1,829 78	36 60
Dearborn, William F.,	Hyde Park,	2,750 00	27 50	55
Dudley & Andrews,	Monson,	35,650 00	286 00	5 72
Faunce & Dearborn,	Hyde Park,	28,895 00	228 06	4 56
Follansbee, H. L.,	Gloucester,	61,550 00	723 42	14 47
Frankle, Jones,	Haverhill,	121,310 00	1,238 93	24 78
Gilmore, W. H. P.,	Turner's Falls,	36,390 00	387 39	7 75
Goodwin, James O.,	Medford,	25,300 00	212 50	4 25
Gould, Jesse & Son,	Chelsea,	127,710 90	1,075 02	21 50
Greenwood, S. A.,	Winchendon,	14,600 00	132 35	2 65
Gregerson, George W.,	Boston,	4,196,949 00	16,269 19	325 38
Higley, George T.,	Ashland,	29,300 00	305 60	6 11
Hyde, James F. C,	Newton,	7,100 00	64 65	1 29
Jewett, Charles E.,	Georgetown,	27,900 00	291 74	5 83
Judd, Burtis,	South Framingham,	13,800 00	95 00	1 90
Judd, F. A.,	Springfield,	137,250 00	1,472 34	29 45
Ladd Brothers & Co.,	Springfield,	26,444 50	253 95	5 08
Lincoln, William & Son,	Brookline,	51,435 00	376 97	7 54
Lockey & Allison,	Fitchburg,	110,650 00	1,151 45	23 03
Merrick, Spencer R.,	Clinton,	26,955 00	303 68	6 07
Morissey, J. & Son,	Plymouth,	26,615 00	282 92	5 66
Munn, John B.,	Holyoke,	172,808 33	1,705 54	34 11
Norwood, J. K.,	Lawrence,	120,630 00	1,222 80	24 46
Parker, George G.,	Milford,	22,287 50	247 28	4 95

* From April 1, 1883, to Oct. 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Phillips, E M.,	Southbridge,	$30,816 66	$315 01	$6 30
Pierce, Chauncey H.,*	Northampton,	67,590 00	691 75	13 83
Porter, B. T. H.,	Woburn,	77,075 00	776 31	15 53
Porter, Samuel,	Beverly,	40,350 00	511 63	10 23
Richards, Elias,	Weymouth,	37,600 00	382 40	7 65
Richardson, O. P , Jr.,	Attleborough,	58,563 33	765 50	15 31
Robertson, Charles S.,	Stoneham,	16,650 00	201 60	4 03
Robinson, R. B.,	Westfield,	62,730 00	554 09	11 08
Ryder, Thomas M.,†	Wareham,	26,197 00	353 23	7 06
Selkirk, A. W.,	Great Barrington,	36,325 00	550 30	11 01
Shattuck, John N.,	Natick,	31,100 00	278 76	5 58
Silsbee & Stevens,	Lynn,	266,223 33	2,949 96	59 00
Slade, A. K., Jr.,	Fall River,	86,300 00	742 61	14 85
Smith & Skerry,	North Brookfield,	9,000 00	134 25	2 68
Smith, H. H ,‡	Vineyard Haven,	16,700 00	232 00	4 64
Tucke, E. M.,	Lowell,	319,443 00	2,564 79	51 30
Tyler, Edward D.,	North Adams,	180,885 00	1,812 60	36 25
Underhay, John,	Holbrook,	17,100 00	193 75	3 87
Washburn, J. D ,	Worcester,	284,975 00	3,693 12	73 86
Wetherbee & Nutter,	Brighton,	42,990 00	490 25	9 80
Williams, S. A. & Co.,	Taunton,	66,692 00	708 44	14 17
Wilson & Parker,	Pittsfield,	38,247 00	372 28	7 45
Wilson & Read,	Pittsfield,	21,700 00	246 91	4 94
		$14,686,361 17	$98,083 51	$1,961 66
PHŒNIX ASSURANCE CO.,	London, Eng.			
Archibald, Adam,	Boston,	$331,250 00	$2,001 68	$40 03
Barnes, William,	Marlborough,	23,900 00	367 41	7 35

Beede, Frank T.,	Ware,	40,322 00	293 06	5 86
Bell, Wesley K.,	Ipswich,	8,770 00	79 23	1 58
Boardman & Ingalls,	Lynn,	137,200 00	1,814 45	36 29
Brainard, J. C.,	Amherst,	14,820 00	158 70	3 17
Brewer, Cyrus & Co.,	Boston,	5,525,100 13	35,216 86	704 34
Brown, Isaac J.,	Hyde Park,	117,770 00	1,000 78	20 02
Burbank, W. L.,	Charlestown,	351,175 00	1,753 95	35 08
Burleigh, O. H.,	Natick,	24,925 00	370 38	7 41
Carter, B F. & Co.,	Newburyport,	79,050 00	1,126 05	22 52
Cheppu & Brown,	Boston,	159,716 66	1,202 94	24 06
Colby, William R. & Co,	Salem,	129,480 00	1,543 54	30 87
Collins, T. C.,	Middleborough,	20,900 00	196 00	3 92
Cook, Coleman,	East Boston,	96,816 00	715 09	14 30
Cowles, Mary E.,	Sheffield,	7,150 00	76 50	1 53
Currier, F. C. & Son,	Fitchburg,	37,550 00	472 66	9 45
Daggett, H. M. Jr. & Co.,	Attleborough,	136,950 00	1,756 51	35 13
Dewey, William C,	Palmer,	72,450 00	653 23	13 06
Dunham, H. J.,	Stockbridge,	24,440 00	235 55	4 71
Fay, Augustus M.,	Lawrence,	24,100 00	270 99	5 42
Fenner, Arthur,	Ayer,	48,180 00	640 43	12 81
Follansbee, H. L.,	Gloucester,	32,100 00	266 86	5 34
Fullerton, C. D. & Co,	Brockton,	133,941 67	1,505 08	30 10
Goodell, W. S.,	Haverhill,	74,600 00	1,034 88	20 70
Gould, Jesse & Son,	Chelsea,	102,990 80	1,136 45	22 73
Gregerson, George W.,	Boston,	147,850 00	843 67	16 87
Hall, John T.,	Plymouth,	4,900 00	56 50	1 13
Hastings, W. B. & Co.,	East Cambridge,	360,494 32	3,856 76	77 14
Howland, S. D.,	Fall River,	38,150 00	619 88	12 40
Jordan & Co.,	Weymouth and Braintree,	46,750 00	591 26	11 83
Judd, C. C. & Co.,	Holyoke,	114,070 00	1,202 97	24 06

* For four months.

† For six months.

‡ Since August, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Judd, F. A.,	Springfield,	$181,300 00	$1,857 46	$37 15
Kendall & Longley,	Worcester,	302,622 00	3,576 77	71 54
Learned, Francis M.,	Boston,	31,600 00	101 00	2 02
Leonard, Franklin,	Westfield,	23,812 50	203 89	4 08
Lockey & Allison,	Fitchburg,	53,200 00	685 71	13 71
Merrill, Charles,	Malden,	176,500 00	1,326 48	26 53
Miller, George F.,	North Adams,	64,937 50	845 84	16 92
Murdock, Francis,	Newton,	30,219 00	296 95	5 94
Page, Henry H.,	Boston Highlands,	4,475 00	23 13	46
Pierce, Chauncey H.,	Northampton,	147,020 00	1,015 11	20 30
Porter, B. T. H.,	Woburn,	24,085 00	204 42	4 09
Powell, Charles T.	Roxbury,	618,042 00	4,863 69	97 27
Spring, John F.,	Greenfield,	45,675 00	463 63	9 27
Stearns Brothers,	Boston,	366,973 00	1,945 93	38 92
Stone, Samuel H.,	Beverly,	33,250 00	471 72	9 43
Tillinghast & Alden,	New Bedford,	189,490 00	1,514 87	30 30
Tucke, E. M.,	Lowell,	86,858 00	865 34	17 31
Viles, Daniel F.,	Waltham,	81,080 00	819 75	16 39
Westgate, H. H.,	Melrose,	376,643 00	2,855 39	57 11
Williams, S. A., & Co.,	Taunton,	43,090 00	481 49	9 63
Williamson, R. J. & C. C.,	Webster,	18,700 00	200 77	4 02
Wilson & Parker,	Pittsfield,	56,472 00	102 05	2 04
Wilson & Read,	Pittsfield,	4,600 00	440 85	8 82
		$11,428,486 58	$88,222 54	$1,764 46
PHŒNIX INSURANCE CO,	Hartford, Conn.			
Adams, C. S. & Co.,	Framingham,	$23,488 00	$287 39	$5 75
Adams, Joseph S.,	Framingham,	7,750 00	59 00	1 18

Andrus, F. O.,	Sheffield,	55,903 00	504 47	10 09
Barrows, Roswell S.,	Boston and Jamaica Plain,	192,795 00	1,921 76	38 44
Beede, Frank T.,	Ware,	4,300 00	43 18	86
Bird, H.,	Cambridge,	30,700 00	403 01	8 06
Briggs, George H ,	Amesbury,	56,775 00	571 98	11 44
Carter, J. R , & Co ,	Woburn,	13,950 00	122 58	2 45
Chadwick, O. B. & Co.,	Peabody,	108,545 00	1,067 25	21 34
Chaffee, J. C.,	Lee,	60,925 00	1,086 62	21 73
Church, H. C. & Son,	Lowell,	260,729 83	2,595 83	51 92
Clark, Henry,	Springfield,	234,650 00	2,054 38	41 09
Cook, Samuel H.,	New Bedford,	203,597 00	1,768 60	35 37
Dewey & Wright,	Great Barrington,	62,233 34	631 46	12 63
Dudley & Andrews,	Monson,	55,058 00	488 40	9 77
Edgell, Charles N.,	Gardner,	22,300 00	352 86	7 06
Farnsworth, Ezra S.,	Newtonville,	70,875 00	496 87	9 94
Fisher, Milton M.,	Medway,	101,975 00	1,009 62	20 19
Fiske, George B.,	Holliston,	119,412 33	1,001 42	20 03
Forbush, James M.,	Natick,	61,280 00	615 40	12 31
Gilmore, W. H. P.,	Turner's Falls,	85,905 00	900 98	18 02
Goodell, W. S.,	Haverhill,	160,325 00	2,004 50	40 09
Gould, Jesse & Son,	Chelsea,	57,936 00	489 12	9 78
Hamilton, Andrew J.,*	Athol,	14,808 00	234 33	4 69
Hayward, E. H.,	Ayer,	29,675 00	358 71	7 17
Hayward, S. A. & Co.,†	Brockton,	90,175 00	999 70	19 99
Hollis & Snow,	Boston,	3,373,645 00	25,889 09	517 78
Hollis & Snow, sub-agents,	Boston,	227,645 00	2,132 60	42 65
Howland, F. P. & Sons,	Abington,	17,050 00	167 50	3 35
Howland, Isaac C.,	Abington,	42,300 00	582 70	11 65
Hunt & Hamilton,‡	Athol,	78,075 00	909 61	18 19
Johnson, Charles B.,	Easthampton,	30,280 00	263 37	5 27

* From July 1, 1883.

† From Nov., 1882 to March 31, 1883.

‡ To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Johnson, R. B.,	Holyoke,	$150,624 21	$1,611 87	$32 24
Lamb, Liberty,	Webster,	5,000 00	51 25	1 02
Lyman, Herbert,	Westfield,	165,355 00	1,552 76	31 06
Merrill, E. S.,	Winchendon,	37,775 00	450 25	9 00
Morissey, J. & Son,	Plymouth,	26,850 00	309 49	6 19
Morse, Edwin S.,	Dedham,	7,500 00	71 00	1 42
Neyland, Daniel J.,	Williamstown,	21,650 00	218 10	4 36
Northey, William,	Salem,	262,370 00	2,096 15	41 92
Phillips, Elisha M.,	Southbridge,	84,491 66	821 21	16 42
Piper & Sawyer,	Newburyport,	71,983 34	590 41	11 81
Porter, Samuel,	Beverly,	67,925 00	844 56	16 89
Richards, Elias,	Weymouth,	10,650 00	133 78	2 68
Richardson, O. P., Jr.,	Attleborough,	82,380 00	1,046 59	20 93
Savage, James F.,	Ware,	500 00	5 00	10
Shepard, J. M , Jr. & Co.,	Fall River,	265,004 23	1,981 98	39 64
Silsbee & Stevens,	Lynn,	223,641 66	3,013 55	60 27
Stacy, S. A. & Son,	Gloucester,	181,250 00	1,780 89	35 62
Stevens, C. G. & Son,	Clinton,	40,250 00	399 14	7 98
Stone, Emerson,	Spencer,	72,778 34	811 14	16 22
Swan, Albert D.,	Lawrence,	163,907 50	1,911 21	38 22
Terry, Henry B.,	Hyde Park,	92.295 00	760 26	15 21
Thomas, Edward A.,	Amherst,	124,875 00	1,070 89	21 42
Thompson, William M.*	Brockton,	104,265 00	1,124 52	22 49
Tyler, Edward D.,	North Adams,	49,900 00	517 75	10 35
Upton & Willis,	Fitchburg,	58,000 00	601 39	12 03
Washburn, J. D.,	Worcester,	404,046 00	4,976 60	99 53
Wellington & Bixby,	Adams,	75,475 00	453 48	9 07
White, Luther,	Chicopee,	74,467 50	608 34	12 17

Williams, Gorham D.,	Greenfield,	86,300 00	710 63	14 21
Williams, S. A. & Co.,	Taunton,	215,357 00	2,386 48	47 73
Wilson & Parker,	Pittsfield,	90,775 00	1,055 75	21 11
Wilson & Read,	Pittsfield,	27,850 00	266 75	5 33
		$9,300,551 94	$86,247 46	$1,724 92
President and Directors of the Insurance Co. of North America,	Philadelphia, Pa.			
Alden, Jared F.,	Middleborough,	$44,425 00	$437 92	$13 14
Alley, E. R. & Co.,	Marlborough,	176,350 00	1,633 32	49 00
Burleigh, O. H.,	Natick,	53,775 00	573 39	17 20
Chaffee, J. C.,	Lee,	39,975 00	858 65	25 76
Chapin, Charles M.,	Hyde Park,	66,872 46	708 69	21 26
Church, H. C. & Son,	Lowell,	235,715 17	2,491 63	74 75
Clark, W. E.,	Framingham,	102,541 00	1,006 45	30 19
Currier, Aug. N.,	Worcester,	521,213 00	5,651 29	169 54
Currier, F. C. & Son,	Fitchburg,	90,425 00	934 78	28 04
Danforth, Keyes,	Williamstown,	12,700 00	145 00	4 35
Denny, Charles A.,	Leicester,	48,537 50	612 42	18 37
Dudley & Andrews,	Monson,	21,500 00	287 60	8 63
Ely, George W.,	Palmer,	22,665 00	224 73	6 74
Fisher, M. M.,	Medway,	96,880 00	1,069 27	32 08
Fuller, W. A.,	Springfield,	359,839 00	3,803 14	114 09
Gilmore, W. H. P.,	Turner's Falls,	69,525 00	587 68	17 63
Goodell, W. S.,	Haverhill,	162,680 00	2,000 73	60 02
Gould, Jesse & Son,	Chelsea,	68,660 57	925 86	27 78
Greenwood, S. A.,	Winchendon,	66,584 00	1,212 36	36 37
Hall, John T.,	Plymouth,	60,480 00	518 78	15 56
Hamilton, Andrew J.,†	Athol,	13,000 00	216 98	6 51
Hastings, W. B. & Co.,	East Cambridge,	603,047 90	7,588 68	227 66

* From April 1 to Oct. 31, 1883.

† From July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hayward, E. H.,	Ayer,	$45,390 00	$466 24	$13 99
Hayward, S. A. & Co.,*	Brockton,	113,775 00	1,219 13	36 57
Higley, George T.,	Ashland,	25,022 50	235 27	7 06
Hunt & Hamilton,†	Athol,	58,200 00	705 13	21 15
Hunt, O. D.,	Amherst,	18,200 00	234 50	7 03
Hyde, J. F. C.,	Newton,	20,800 00	191 50	5 74
Ingraham, W. H.,	Watertown,	23,466 67	233 59	7 01
Johnson, R. B.,	Holyoke,	199,097 14	2,008 38	60 25
Johnson, Waldo,	Webster,	24,175 00	326 94	9 81
Leighton, Royal B.,	Melrose,	38,300 00	236 85	7 11
Lyman, Herbert,	Westfield,	94,135 00	1,017 16	30 51
Lyons, Samuel J.,	Greenfield,	79,185 47	771 77	23 15
Medcalf, William,	Ware,	49,990 00	426 73	12 80
Merrick, Spencer R.,	Clinton,	47,255 00	518 47	15 55
Northey, William,	Salem,	327,687 50	3,102 75	93 08
Otis, George,	Yarmouthport,	10,950 00	123 86	3 72
Parker, George G.,	Milford,	55,000 00	547 78	16 43
Paul, Abram C.,	Stoughton,	39,600 00	446 67	13 40
Phillips, E. M.,	Southbridge,	12,775 00	163 19	4 90
Pierce, Chauncey H.,	Northampton,	264,910 00	3,215 36	96 46
Piper & Sawyer,	Newburyport,	246,391 68	2,596 86	77 91
Porter, B. T. H.,	Woburn,	78,560 00	1,014 57	30 44
Porter, Samuel,	Beverly,	47,100 00	653 25	19 60
Read, Elijah R.,	Attleborough,	83,250 00	1,044 35	31 33
Richards, Elias,	Weymouth,	40,300 00	477 12	14 31
Scull & Bradley, Fire,	Boston,	5,924,999 63	46,445 22	1,393 36
" " Marine,		53,040,788 00	359,571 11	10,787 13
Selkirk, A. W.,	Great Barrington,	42,750 00	500 83	15 02

Silsbee & Stevens,	Lynn,	303,716 66	3,454 52	103 64
Slade, John P. & Son,	Fall River,	149,955 14	1,266 16	37 98
Smith & Skerry,	North Brookfield,	48,825 00	541 16	16 23
Smith, Henry A.,	Stoneham,	39,600 00	444 69	13 34
Stacy, S. A. & Son,	Gloucester,	174,850 00	1,854 91	55 65
Stevenson, J. M.,	Pittsfield,.	164,177 00	1,782 34	53 47
Swan, Albert D.,	Lawrence,	153,067 50	1,662 16	49 86
Taft, S. S.,	Palmer,	20,150 00	272 55	8 18
Thompson, William M.,‡	Brockton,	163,650 00	1,912 27	57 37
Tillinghast & Alden,	New Bedford,	301,100 00	2,811 85	84 36
Tyler, Edward D.,	North Adams,	107,325 00	1,017 52	30 53
Viles, Daniel F.,	Waltham,	50,500 00	545 87	16 38
Williams, S A. & Co.,	Taunton,	102,352 00	1,174 09	35 22
		$65,768,712 49	$480,724 02	$14,421 70
PROVIDENCE WASHINGTON INSURANCE CO.,	Providence, R. I.			
Abbott, Edward T.,	Lowell,	$306,825 00	$2,120 02	$42 40
Babbitt, Charles A.,	Orange,	5,200 00	55 52	1 11
Barbour, Alfred L.,	West Newton,	13,525 00	105 35	2 11
Barnes, William,	Marlborough,	27,650 00	290 84	5 82
Barrett, Richard F.,	Concord,	12,700 00	169 00	3 38
Barrows, R. S.,	Boston and Jamaica Plain,	37,950 00	360 20	7 20
Beede, Frank T.,	Ware,	59,350 00	514 40	10 29
Boardman & Ingalls,	Lynn,	136,783 00	1,731 43	34 63
Brewer, Cyrus & Co.,	Boston,	5,955,256 80	48,739 85	974 80
Briggs, George H.,	Amesbury,	93,032 00	1,045 78	20 92
Brown, I. J.,	Hyde Park,	38,884 00	420 58	8 41
Cannell Brothers,	Everett,	22,600 00	267 75	5 35
Carpenter, R. W.,	Foxborough,	14,780 00	186 80	3 74
Chase, W E.,	Newburyport,	171,830 00	1,968 40	39 37

* From November, 1882, to March 31, 1883.

† To July 1, 1883.

‡ From April 1, 1883, to October 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Colby, W. R. & Co ,	Salem,	$124,577 50	$1,927 84	$38 56
Coolidge & Taylor,*	Worcester and Athol,	15,200 00	288 55	5 77
Copeland, William A.,	Mansfield,	15,150 00	171 74	3 43
Daggett, H. M. Jr. & Co.,	Attleborough,	115,525 00	1,451 92	29 04
Durfee & Chace, Marine,	Fall River,	140,442 24	1,247 95	24 96
Eldred, E. & Co.,	Worcester,	337,430 50	3,104 75	62 09
Endicott & Macomber,	Boston,	1,288,381 00	26,336 12	526 72
Esty, Frederick M.,	Framingham,	43,100 00	480 33	9 61
Fairbairn, John R.,	East Cambridge,	44,405 00	480 77	9 62
Faunce & Dearborn,	Hyde Park,	29,300 00	311 60	6 23
Forbush, James M.,	Natick,	115,850 00	1,212 22	24 24
Frankle, Jones,	Haverhill,	60,045 00	976 10	19 52
Fullerton, C. D. & Co.,	Brockton,	93,138 16	1,095 23	21 90
Gilmore, W. H. P.,†	Turner's Falls,	14,525 00	191 78	3 84
Greene, William S.,	Fall River,	156,562 06	1,734 82	34 70
Greenwood, S. A.,	Winchendon,	148,962 00	1,733 01	34 66
Grinnell, L. & Co.,	New Bedford,	227,500 00	2,289 12	45 78
Hall, John T.,	Plymouth,	63,325 50	717 73	14 35
Hastings, W. B. & Co.,	East Cambridge,	62,366 66	659 69	13 19
Howland, F. P. & Sons,	Abington,	46,465 00	682 12	13 64
Howland, Isaac C.,	Abington,	43,765 00	570 47	11 41
Ingraham, William H ,	Watertown,	16,475 00	157 22	3 14
Johnson R. B.,	Holyoke,	24,133 34	210 95	4 22
Johnson, Waldo,	Webster,	31,770 00	528 79	10 58
Judd, C. C. & Co.,‡	Holyoke,	68,034 00	816 26	16 33
Kirby, Charles E.,	Fitchburg,	54,295 00	488 80	9 78
Ladd Brothers & Co.,	Springfield,	128,115 00	1,103 08	22 06
Leonard, Franklin,	Westfield,	41,700 00	262 77	5 26

Macy, George W.,	Nantucket,	4,400 00	59 50	1 19
Miller, George F.,	North Adams,	66,565 83	1,039 28	20 79
Murdock, Francis,	Newton,	59,625 00	498 29	9 97
Nickerson, Lewis,	Provincetown,	16,225 00	219 35	4 39
Nutting, Arthur F.,§	Northampton,	82,175 00	818 97	16 38
Parker, George G.,	Milford,	55,575 00	648 98	12 98
Parker, James O.,	Methuen,	58,602 00	898 00	17 96
Pearce, George W.,	Boston,	3,204,457 00	24,280 57	485 61
Pendergast, George H & Co.,	Charlestown,	149,200 00	1,237 75	24 75
Phillips, E. M.,	Southbridge,	23,732 50	301 14	6 02
Read, Frederic F.,	Roxbury,	142,953 32	999 89	20 00
Smart, Joseph A.,	Andover,	79,380 00	729 40	14 59
Sprague, Phineas,	Malden,	36,500 00	344 30	6 89
Spring, John F.,	Greenfield,	77,100 00	940 64	18 81
Steele, George,	Gloucester,	186,756 00	1,690 83	33 82
Stone, Charles F.,	Waltham,	15,550 00	142 08	2 84
Stone, Emerson,	Spencer,	28,967 00	253 83	5 08
Swain, Joseph B.,	Nantucket,	63,900 00	727 93	14 56
Tarr, J. Trueman,	Rockport,	8,900 00	113 25	2 26
Townsend, James,	East Boston,	39,295 00	407 86	8 16
Turner, John M.,	Northampton,	65,820 00	489 04	9 78
Williams, S. A. & Co.,	Taunton,	914,639 00	9,026 28	180 52
Wilson & Parker,	Pittsfield,	69,548 67	657 60	13 15
Wilson & Read	Pittsfield,	37,062 00	417 72	8 35
		$15,933,832 08	$156,150 13	$3,123 01
Queen Insurance Co.,	Liverpool, Eng.			
Adams, C. S. & Co.,	Framingham,	$25,900 00	$222 12	$4 44
Adams, Coleman S.,	Framingham,	23,715 00	157 12	3 14
Alley, E. R. & Co.,‖	Marlborough,	56,760 00	684 11	13 68

* Athol agency. For five months. † From Nov. 1, 1882, to May 1, 1883. ‡ For eight months. § From April 1, 1883. ‖ From March to Oct. 31, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Bevington, Thomas,	Lawrence,	$271,670 00	$2,638 64	$52 77
Brainard, J. C.,	Amherst,	59,758 00	572 44	11 45
Bullard, Alfred M.,	Boston,	5,121,306 32	32,692 07	653 84
Burbank, W. L.,	Charlestown,	315,630 00	1,874 01	37 48
Burr, Charles H ,	Southbridge,	– –	97 00	1 94
Carter, B. F. & Co.,	Newburyport,	36,250 00	417 61	8 35
Chapin, Charles M.,	Hyde Park,	145,062 00	1,097 75	21 96
Church, H. C & Son,	Lowell,	177,475 00	2,014 01	40 28
Daggett, H. M. Jr. & Co.,*	Attleborough,	56,950 00	659 67	13 19
Davis, James F.,	Barre,	7,560 00	102 50	2 05
Dunn & Dunn,	Gardner,	17,500 00	211 25	4 22
Follansbee, H. L.,	Gloucester,	27,205 00	301 97	6 04
Fuller & Smith,	Florence,	13,250 00	187 00	3 74
Fullerton, Charles D. & Co.,	Brockton,	112,670 00	1,266 90	25 34
Gilmore, W. H. P.,	Turner's Falls,	26,550 00	300 00	6 00
Goodell, W. S.,†	Haverhill,	63,450 00	725 98	14 52
Gould, Jesse & Son,	Chelsea,	232,146 90	1,955 80	39 12
Greenwood, S. A.,	Winchendon,	35,501 00	510 32	10 21
Hall, John T.,	Plymouth,	23,550 00	256 42	5 13
Hastings, W. B & Co ,	East Cambridge,	177,981 67	2,105 94	42 12
Hathaway, Daniel R.,	Marblehead,	144,435 00	1,420 35	28 41
Hulbert Amos G.,	Lee,	8,200 00	98 25	1 96
Johnson Waldo,	Webster,	13,105 00	123 48	2 47
Johnson, William F., & Knight,	Lynn,	181,815 00	1,788 61	35 77
Jordan & Co.,	Weymouth and Braintree,	62,420 00	730 50	14 61
Judd, C. C. & Co.,	Holyoke,	144,375 00	1,821 03	36 42
Lincoln, William & Co.,	Warren,	231,716 00	1,847 06	36 94
Lockey & Allison,	Fitchburg,	83,550 00	1,328 27	26 57

Lyman Herbert,	Westfield,	56,575 00	538 17	10 76
Munroe, A. C.,	Worcester,	630,057 50	5,150 99	103 02
Nichols, Charles S. & Co.,	Salem,	125,537 00	1,503 07	30 06
Parker, George G.,	Milford,	39,125 00	441 52	8 83
Phillips, E. M.,	Southbridge,	6,000 00	94 50	1 89
Porter, B. T. H.,	Woburn,	46,373 00	504 48	10 09
Preston, N. W.,	East Douglas,	13,990 00	126 94	2 54
Pynchon, Joseph C.,	Springfield,	401,599 00	4,130 30	82 61
Richardson, O. P., Jr.,	Attleborough,	12,250 00	140 23	2 80
Robertson, Charles S,	Stoneham,	23,575 00	288 45	5 77
Selkirk, A. W.,	Great Barrington,	49,000 00	671 75	13 43
Shattuck, John N.,	Natick,	34,700 00	353 70	7 07
Shepard, J. M, Jr. & Co.,	Fall River,	480,945 02	1,978 79	39 58
Spaulding, L. V.,	Haverhill,	59,015 00	708 60	14 17
Stone, Samuel H.,‡	Beverly,	10,700 00	159 08	3 18
Tillinghast & Alden,	New Bedford,	214,635 00	2,058 93	41 18
Tyler, Edward D.,	North Adams,	128,010 00	1,556 75	31 13
Upton, Daniel,	Adams,	47,600 00	489 88	9 80
Walker, Oliver,	Northampton,	76,300 00	736 02	14 72
Williams, S. A. & Co.,	Taunton,	129,428 00	1,373 08	27 46
Wilson & Parker,	Pittsfield,	131,033 00	1,292 40	25 85
Wilson & Read,	Pittsfield,	28,150 00	199 70	3 99
		$10,641,994 41	$84,705 51	$1,694 09
ROCHESTER GERMAN INSURANCE CO.,	Rochester, N. Y.			
Boardman & Ingalls,	Lynn,	$82,125 00	$1,341 54	$26 83
Brainard, J. C.,	Amherst,	53,380 00	588 80	11 78
Crowell, John F.,	Worcester,	176,663 75	1,880 01	37 60
Daniels, George P.,	Salem,	64,950 00	874 90	17 50
Darling, H E.,	Boston,	1,064,826 00	9,212 03	184 24

* From November, 1882, to Aug. 1, 1883.

† To April 7, 1883.

‡ Agency commenced May, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Fuller, W. A.,	Springfield,	$48,300 00	$618 72	$12 37
Howland, S. D ,	Fall River,	106,782 00	1,384 87	27 70
Jackson, E. T. & Co.,	Taunton,	59,424 00	653 46	13 07
Kilbride, J. J.,	Lawrence,	71,675 00	617 86	12 36
Richardson, H. W.,	Pittsfield,	24,811 50	208 67	4 17
Shattuck, John N.,	Natick,	24,350 00	246 78	4 94
Tucke, E. M.,	Lowell,	78,775 00	762 79	15 26
		$1,856,062 25	$18,390 43	$367 82
ROYAL INSURANCE CO.,	Liverpool, Eng.			
Abbott, H. E.,	Brookline,	$109,500 00	$892 13	$17 84
Adams, C. S. & Co.,	Framingham,	82,574 00	740 34	14 81
Adams, Coleman S.,	Framingham,	45,355 00	415 72	8 31
Baker, Henry N.,	Newtonville,	35,750 00	298 33	5 97
Barney, Matthew,	Nantucket,	3,000 00	37 50	75
Bevington, Thomas,	Lawrence,	597,113 00	5,634 11	112 68
Bicknell, Zachariah L.,	East Weymouth,	47,860 00	622 03	12 44
Bird, H ,	Cambridge,	1,155,809 00	11,278 71	225 57
Briggs, Andrew S.,	Taunton,	145,812 00	1,570 21	31 40
Brown, Clark & Co.,	North Adams,	113,575 00	1,364 12	27 28
Brown, Benjamin F.,	Charlestown,	229,250 00	1,911 13	38 22
Bullock & Brown,	North Adams,	42,486 00	497 60	9 95
Carter, B. F. & Co.,	Newburyport,	130,779 00	1,676 89	33 54
Chadwick, O. B. & Co.,	Peabody,	263,600 00	2,801 88	56 04
Chapin, Charles M ,	Hyde Park,	97,290 00	1,013 41	20 27
Currier, Aug. N.,	Worcester,	596,166 C0	6,792 68	135 85
Denny, C. A.,	Leicester,	52,975 00	646 50	12 93
Fairbanks, John W.,	Westborough,	75,046 00	945 37	18 91

Fisher, Frederick L.,	Medway,	122,021 00	1,165 08	23 30
Fiske, George B.,*	Holliston,	45,600 00	509 06	10 18
Forbush, James M ,	Natick,	100,625 00	1,121 16	22 42
Frankle, Jones,	Haverhill,	199,300 00	2,716 57	54 33
Gilmore, W. H. P.,	Turner's Falls,	40,675 00	546 70	10 93
Gordon, William R.,	Beverly,	74,000 00	922 00	18 44
Gould, Jesse & Son,	Chelsea,	533,306 40	5,044 24	100 88
Green, Darius A.,	Medford,	33,550 00	483 25	9 66
Grinnell, L. & Co.,	New Bedford,	446,300 00	4,262 93	85 26
Hamilton, Andrew J.,†	Athol,	21,350 00	315 70	6 31
Hartshorne, Charles F.,	Wakefield,	72,900 00	683 05	13 66
Hathaway, Daniel R.,	Marblehead,	115,810 00	1,086 11	21 72
Hayward, S. A. & Co.,‡	Brockton,	121,750 00	1,557 67	31 15
Holbrook, Leander,	Milford,	26,075 00	299 13	5 98
Hunt & Hamilton,§	Athol,	94,309 00	1,376 59	27 53
Jennings, Albert,	Wellesley,	104,888 00	1,182 50	23 65
Johnson, R. B.,	Holyoke,	259,880 24	2,359 09	47 18
Liffler, Charles,	Boston Highlands,	622,159 75	5,316 15	106 32
Lockey & Allison,	Fitchburg,	239,002 00	2,945 84	58 92
Lyman, Herbert,	Westfield,	81,075 00	880 92	17 62
Morissey, J. & Son,	Plymouth,	51,285 00	465 99	9 32
Northey, William,	Salem,	438,475 00	3,811 41	76 23
Otis, George,	Yarmouthport,	41,275 00	423 75	8 47
Pease, Joseph T.,	Edgartown,	26,700 00	415 42	8 31
Phillips, Elisha M.,	Southbridge,	44,833 33	669 55	13 39
Porter, B. T. H.,	Woburn,	210,663 00	2,366 47	47 33
Porter, Charles H.,	Quincy,	49,084 00	463 40	9 27
Puffer, H. M.,	Shelburne Falls,	22,750 00	208 45	4 17
Rice, Henry,	North Attleborough,	90,530 00	1,204 88	24 10
Scull & Bradley,	Boston,	12,243,182 42	96,616 00	1,932 32

* For four months. † From July 1, 1883. ‡ From Nov., 1882, to March 31, 1883. § To July 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Slade, John P. & Son,	Fall River,	$199,058 87	$2,029 87	$40 60
Smith & Skerry,	North Brookfield,	91,403 00	1,040 48	20 81
Spurr, George W.,	Winchester,	48,576 00	492 59	9 85
Stacy, S. A. & Son,	Gloucester,	99,300 00	1,034 80	20 70
Stevens C. G. & Son,	Clinton,	103,750 00	1,183 47	23 67
Stevenson, J. M.,	Pittsfield,	245,785 00	2,697 67	53 95
Stratton, Daniel W.,	Hudson,	98,200 00	1,371 83	27 44
Thompson & Read,	Waltham,	88,540 00	681 09	13 62
Thompson, William M.,*	Brockton,	162,575 00	2,152 14	43 04
Tucke, E. M.,	Lowell,	189,716 00	2,139 18	42 78
Walker, Oliver,	Northampton,	151,215 97	1,584 71	31 69
Westgate, H H.,	Melrose,	48,475 00	482 18	9 64
Wetherbee & Nutter,	Brighton,	231,125 00	2,115 37	42 31
Whitmore, J C.,	East Boston,	570,245 00	4,467 66	89 35
Williams, G. D.,	Greenfield,	27,950 00	235 37	4 71
Williamson, R. J. & C. C,	Webster,	111,900 00	1,201 64	24 03
		$22,865,108 98	$205,467 77	$4,109 30
RUTGERS FIRE INSURANCE CO.,	New York, N. Y.			
Brewer, Cyrus & Co.,	Boston,	$1,450,968 25	$6,350 29	$127 01
ST. PAUL FIRE AND MARINE INSURANCE CO.,	St. Paul, Minn.			
Carpenter, George O.,	Boston,	$904,576 37	$8,694 21	$173 88
SCOTTISH UNION AND NATIONAL INSURANCE CO.,	Edinburgh, Scot.			
Bevington, Thomas,	Lawrence,	$10,600 00	$94 10	$1 88
Bicknell & Robinson,	Boston,	299,900 00	1,909 07	38 18
Coburn, Charles,	Lowell,	63,450 00	597 37	11 95

Darling, H. E.,	Boston,	2,145,780 00	15,964 11	319 28
Eldred, E. & Co.,	Worcester,	393,475 50	3,723 79	74 48
Goodell, W. S.,	Haverhill,	70,400 00	767 36	15 35
Johnson, William F., & Knight,	Lynn,	113,925 00	1,307 86	26 16
Nichols, C. S. & Co.,	Salem,	7,000 00	70 25	1 40
Pierce, Chauncey H.,	Northampton,	4,500 00	56 25	1 12
Townsend, James,	East Boston,	94,400 00	546 73	10 93
Warriner, S C.,	Springfield and Holyoke,	80,903 00	751 96	15 04
		$3,284,333 50	$25,788 85	$515 77
SECURITY INSURANCE CO.,	New Haven, Conn.			
Boardman & Ingalls,	Lynn,	$78,425 00	$1,527 00	$30 54
Fay, Augustus M.,	Lawrence,	7,600 00	96 75	1 93
Fuller, W. A.,	Springfield,	17,500 00	269 50	5 39
Haffards, G. M.,	Fall River,	132,037 06	1,451 82	29 04
Harrington, N. A.,	Worcester,	341,175 00	4,526 10	90 52
Judd, C. C. & Co ,†	Holyoke,	73,932 66	839 79	16 80
Metcalf, George E ,‡	Lowell,	23,640 00	285 35	5 71
Miller, George F,,	North Adams,	72,337 50	1,019 42	20 39
Reed & Brother,	Boston,	1,501,255 00	13,389 15	267 78
		$2,247,902 22	$23,404 88	$468 10
SPRING GARDEN INSURANCE CO.,	Philadelphia, Penn.			
Bowker, Albert,§	Boston,	$486,826 74	$4,228 55	$126 86
STANDARD FIRE INSURANCE CO.,	New York, N. Y.			
Chapin & Williams,‖	Greenfield,	$7,600 00	$54 66	$1 09
Currier, Aug. N.,	Worcester,	23,575 00	290 43	5 81
Hollis & Snow,	Boston,	588,376 00	4,702 03	94 04
Johnson, R. B.,	Holyoke,	13,800 00	183 83	3 68

* From April 1, 1883, to Oct. 31, 1883. † For seven months. ‡ For five months. § From July 1, 1883. ‖ To July 1, 1883.

NAME OF COMPANY AND AGENTS	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Selkirk, A. W.,	Great Barrington,	$39,934 37	$597 64	$11 95
Stevenson, John M.,	Pittsfield,	18,022 00	198 69	3 97
Tyler, Edward D.,	North Adams,	9,300 00	104 80	2 10
		$700,607 37	$6,132 08	$122 64
STANDARD FIRE OFFICE,	London, Eng.			
Abbott, H. E.,	Brookline,	$51,950 00	$736 00	$14 72
Adams, Edward F.,	Haverhill,	43,350 00	589 76	11 80
Boardman & Ingalls,	Lynn,	106,650 00	1,610 81	32 22
Brewster, W H., Jr.,	Newburyport,	170,352 00	1,341 34	26 83
Burleigh, O. H.,	Natick,	52,050 00	430 05	8 60
Chaffee, J. C.,	Lee,	51,825 00	772 62	15 45
Clark, W. E.,	Framingham,	52,591 00	1,398 59	27 97
Colby, William R. & Co.,	Salem,	108,495 00	1,250 99	25 02
Collins, Thomas C.,	Middleborough,	30,985 00	297 12	5 94
D'Evelyn, John S.,	Lowell,	53,775 00	583 87	11 68
Follansbee, H. L.,	Gloucester,	53,125 00	488 18	9 76
Grant, Charles E.,	Worcester,	334,990 00	3,345 25	66 90
Greene, William S.,	Fall River,	51,570 99	591 56	11 83
Greenwood, S. A.,	Winchendon,	16,400 00	206 35	4 13
Hastings, W. B. & Co.,	East Cambridge,	46,884 73	595 88	11 92
Judd, C. C. & Co.,	Holyoke,	81,250 00	1,003 29	20 07
Judd, F. A.,	Springfield,	109,350 00	1,210 00	24 20
Leonard, Franklin,	Westfield,	43,150 00	388 93	7 78
Lincoln, Charles S.,	Warren,	115,039 00	893 73	17 87
Lockey & Allison,	Fitchburg,	76,750 00	642 14	12 84
Miller, George F.,	North Adams,	49,220 00	584 12	16 68
Norris & Corthell,	Hyde Park,	75,575 00	610 07	12 20

Nutting, Arthur F.,*	Northampton,	29,775 00	245 72	4 91
O'Brion, Thomas L.,	Boston,	1,953,327 00	15,159 37	303 19
Parker, F. S ,	Pittsfield,	57,324 00	574 73	11 49
Parker, James O.,	Methuen,	33,450 00	339 42	6 79
Pope, Hubert,	South Boston,	43,800 00	254 83	5 10
Spring, John F.,	Greenfield,	32,500 00	419 34	8 39
Sproat, Alfred B.,	Taunton,	25,700 00	258 87	5 18
Stone, Samuel H.,	Beverly,	27,500 00	389 13	7 78
Taft, S. S.,	Palmer,	59,825 00	647 59	12 95
Turner, John M.,	Northampton,	11,600 00	111 42	2 23
Van Campen, Hiram,	New Bedford,	65,425 00	627 37	12 55
Viles, Daniel F.,	Waltham,	29,975 00	314 32	6 29
Williamson, R. J. & C. C.,	Webster,	21,500 00	145 43	2 91
		$4,167,028 72	$39,058 19	$781 17
STAR FIRE INSURANCE CO.,	New York, N. Y.			
Alden, Jared F.,	Middleborough,	$3,000 00	$36 25	$0 72
Alley, E. R & Co.,	Marlborough,	21,402 00	289 25	5 78
Burleigh, O. H.,	Natick,	24,865 00	303 50	6 07
Chaffee, J. C.	Lee,	3,000 00	27 50	55
Church, H. C. & Son,	Lowell,	25,700 00	316 73	6 33
Currier, Aug. N.,	Worcester,	24,425 00	271 11	5 42
Currier, F. C. & Son,	Fitchburg,	3,500 00	29 10	58
Danforth, Keyes,	Williamstown,	1,100 00	11 00	22
Fuller, W. A.,	Springfield,	20,750 00	230 87	4 62
Gilmore, W. H. P.,†	Turner's Falls,	3,750 00	22 95	46
Goodell, W. S.,	Haverhill,	23,100 00	195 96	3 92
Greene, W. S.,	Fall River,	16,812 06	196 97	3 94
Greenwood, S. A.,	Winchendon,	18,757 00	273 90	5 48
Hall, John T.,	Plymouth,	7,500 00	48 50	97

* From February 1, 1883.

† From Nov. 1, 1882, to April 12, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Hastings, W. B. & Co.,	East Cambridge,	$74,240 00	$845 48	$16 91
Hayward, E. H.,*	Ayer,	1,250 00	16 35	33
Johnson, R B.,	Holyoke,	28,875 00	299 44	5 99
Lyman, Herbert,	Westfield,	3,415 00	31 60	63
Lyons, Samuel J.,	Greenfield,	6,500 00	45 63	91
Medcalf, William,	Ware,	12,400 00	74 37	1 49
Mitchell, Daniel L.,	Taunton,	3,706 00	35 80	72
Pierce, Chauncey H ,	Northampton,	6,100 00	75 30	1 51
Piper, & Sawyer,	Newburyport,	7,300 00	49 58	99
Porter, Samuel,	Beverly,	7,350 00	75 25	1 50
Sawyer & Blake,	Boston,	1,638,246 67	8,934 91	178 70
Selkirk, A. W.,	Great Barrington,	2,000 00	33 75	67
Silsbee & Stevens,	Lynn,	89,500 00	1,043 34	20 87
Smith, Henry A.,	Stoneham,	1,000 00	9 25	18
Stevenson, J. M.,	Pittsfield,	9,200 00	90 50	1 81
Swan, A. D.,	Nantucket,	24,395 00	283 41	5 67
Tyler, Edward D.,	North Adams,	6,500 00	84 46	1 69
Viles, Daniel F ,	Waltham,	2,400 00	42 00	84
		$2,122,038 73	$14,324 01	$286 47
STERLING FIRE INSURANCE CO.,	New York, N. Y.			
Boardman & Ingalls,†	Lynn,	$66,200 00	$860 93	$17 22
Stearns Brothers,	Boston,	1,540,538 25	9,828 95	196 58
		$1,606,838 25	$10,689 88	$213 80
SUN FIRE OFFICE CO.,	London, Eng.			
Abbott, H. Edward,‡	Brookline,	$157,400 00	$1,334 70	$26 69
Alford & Bullock,	North Adams,	62,200 00	609 76	12 20

Andrews, George W.,§	Monson,	4,500 00	52 00	1 04
Ashley, H. W.,	Westfield,	2,000 00	17 05	34
Baker, Ezra,	Lynn,	233,900 00	2,131 85	42 64
Bevington, Thomas,	Lawrence,	161,525 00	1,306 24	26 12
Brewster, Allan M.,‖	Newburyport,	80,650 00	558 14	11 16
Burge, L. Hayes & Co.,‖	Boston,	9,157,555 00	51,118 07	1,022 36
Chaffee, Joseph C.,	Lee,	27,850 00	283 65	5 67
Collins, Thomas C.,‖	Middleborough,	51,400 00	528 04	10 56
Cook, Louis A.,‖	South Weymouth,	23,200 00	247 18	4 94
Coolidge & Taylor,¶	Worcester,	315,830 00	2,583 52	51 67
Craig & Bemis,‖	Spencer,	10,700 00	97 36	1 95
Daniels, George P.,	Salem,	76,559 00	800 65	16 01
D'Evelyn, J. S.,‖	Lowell,	71,295 00	453 32	9 07
Dodd, S. & Co,	Gloucester,	25,500 00	265 50	5 31
Dunn & Dunn,	Gardner,	10,750 00	69 75	1 39
Dutcher & Wickwire,	Sheffield,	9,355 00	89 59	1 79
Edgell, Charles N.,	Gardner,	19,400 00	154 75	3 09
Fairbanks, J. W.,‖	Westborough,	44,885 00	434 83	8 70
Freeman, James M.,	Franklin,	11,200 00	96 70	1 93
French, Henry T.,	Hudson,	4,800 00	50 75	1 01
Fuller & Smith,	Florence,	32,533 33	388 79	7 78
Fuller, S. B.,‖	Florence,	45,050 00	376 38	7 53
Green, J. Horace,	Stoneham,	7,250 00	77 26	1 55
Hamant, Charles,‖	Medfield,	21,180 00	279 55	5 59
Hardwick, John & Co.,	Quincy,	30,360 00	308 03	6 16
Hartshorne, Charles F.,‖	Wakefield,	39,420 00	346 40	6 93
Howland, Isaac C.,	Abington,	16,475 00	138 16	2 76
Jordan & Co.,	Weymouth and Braintree,	35,825 00	463 22	9 26
Judd, C. C. & Co.,‖ ††	Holyoke,	3,150 00	18 72	37

* Agency closed early in the year. † From May 20, 1883. ‡ From December, 1882. § From September, 1883.
‖ Includes business of Sun and Watertown. ¶ For eleven months. †† For two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Kirby, Charles E.,*	Fitchburg,	$50,000 00	$510 36	$10 21
Merriam, Charles A.,*	Chelsea,	120,160 00	833 40	16 67
Merrick, S. R.,	Clinton,	32,150 00	239 91	4 80
Merrill, E. S.,*	Winchendon,	25,950 00	269 75	5 39
Miller, George F.,†	North Adams,	9,200 00	138 50	2 77
Morse, Aaron R.,	North Attleborough,	30,500 00	270 00	5 40
Ober, Joseph E.,	West Medford,	29,300 00	218 06	4 36
O'Brion, Thomas L.,	Boston,	1,371,877 00	7,383 83	147 68
Packard, S. F.,	Brockton,	32,150 00	304 85	6 10
Parker, F. S.,*	Pittsfield,	61,446 00	561 82	11 24
Puffer, H. M.,*	Shelburne Falls,	32,100 00	329 14	6 58
Ryder, A. G. & Co.,*	Taunton,	64,835 00	593 08	11 86
Ryder, Thomas M.,	Wareham,	77,900 00	837 53	16 75
Selkirk, A. W.,	Great Barrington,	3,900 00	50 00	1 00
Shattuck, John N.,	Natick,	52,350 00	455 03	9 10
Shepherd, J. M., Jr.,	Fall River,	150,103 87	1,371 02	27 42
Smith & Skerry,*	North Brookfield,	28,300 00	272 88	5 46
Smith, John F.,	Haverhill,	132,500 00	1,598 69	31 97
Stone, Daniel & Son,	Orange and North Dana,	12,950 00	119 20	2 38
Van Campen, H.,	New Bedford,	161,100 00	1,516 74	30 33
Warriner, S. C.,	Springfield and Holyoke,	748,528 00	7,059 16	141 18
Wood, Joseph H.,	Milford,	4,000 00	24 00	48
		$14,024,997 20	$90,636 86	$1,812 70
THAMES AND MERSEY MARINE INSURANCE CO.,	Liverpool, Eng.			
Gregerson, George W.,	Boston,	$32,198 00	$96 59	$1 93
TRADE INSURANCE CO,	Camden, N. J.			
Jordan, Lovett & Co.,	Boston,	‡	$13 74	$0 27

Traders' Insurance Co.,	Chicago, Ill.			
Abbott, H Edward,§	Brookline,	$108,400 00	$1,180 18	$23 60
Baker, Ezra,	Lynn,	149,250 00	1,952 59	39 05
Barnes, William,‖	Marlborough,	7,500 00	97 25	1 94
Bevington, Thomas,	Lawrence,	34,400 00	417 30	8 35
Brewster, William H., Jr.,	Newburyport,	39,158 00	474 29	9 49
Brown, Benjamin F.,	Charlestown,	31,500 00	260 00	5 20
Church, H. C. & Son,	Lowell,	45,700 00	560 84	11 22
Colby & Jones,	Salem,	36,066 67	358 87	7 18
Collins, Thomas C.,	Middleborough,	14,300 00	166 00	3 32
Currier, Aug. N.,	Worcester,	43,400 00	424 00	8 48
Currier, F. C. & Son,	Fitchburg,	11,000 00	150 66	3 01
Daggett, H. M. Jr. & Co.,	Attleborough,	27,285 00	409 22	8 18
Dewey & Wright,	Great Barrington,	28,762 50	227 85	4 56
Goodell, W. S.,	Haverhill,	42,150 00	572 35	11 45
Greene, William S.,	Fall River,	11,000 00	170 00	3 40
Grinnell, L. & Co.,	New Bedford,	6,500 00	111 20	2 22
Judd, Burtis,	South Framingham,	11,300 00	74 08	1 48
Judd, C. C. & Co.,¶	Holyoke,	83,837 50	1,003 84	20 08
Judd, F. A.,	Springfield,	54,985 00	551 15	11 02
Parker, George G.,	Milford,	4,500 00	48 75	97
Pierce, Chauncey H.,	Northampton,	49,050 00	546 99	10 94
Porter, B. T. H.,**	Woburn,	21,750 00	317 50	6 35
Puffer, Loring W.,	Brockton,	16,600 00	295 20	5 90
Spring, John F.,††	Greenfield,	9,681 00	140 67	2 81
Stevens, C. G. & Son,	Clinton,	2,900 00	36 25	72
Stevenson, J. M.,	Pittsfield,	35,000 00	351 10	7 02
Stone, Emerson,	Spencer,	27,370 00	380 21	7 60
Swords, James,	Boston,	1,181,945 91	11,377 03	227 54

* Includes business of Sun and Watertown.
† From Sept. 20, 1883.
‡ Open policy.
§ From July, 1883.
‖ From Aug. 2, 1883
¶ For five months.
** For four months.
†† From June 1, 1883 to November 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Thomas, E. A.,	Amherst,	$13,000 00	$192 25	$3 84
Tyler, Edward D.,	North Adams,	9,000 00	120 21	2 40
Warriner, S. C.,	Springfield and Holyoke,	120,637 00	1,916 63	38 33
Wellington & Bixby,	Adams,	5,000 00	48 00	96
		$2,282,928 58	$24,932 46	$498 61
TRADESMEN'S FIRE INSURANCE CO.,	New York, N. Y.			
Goodman, James & Co.,	Boston,	$145,602 00	$1,132 89	$22 66
TRANSATLANTIC FIRE INSURANCE CO.,	Hamburg, Ger.			
Chace & Shaw,	Fall River,	$17,725 00	$149 47	$2 99
D'Evelyn, John S.,	Lowell,	41,000 00	594 79	11 90
Eldred, E. & Co.,	Worcester,	160,101 25	1,437 21	28 74
Ladd Brothers & Co.,	Springfield,	91,025 00	907 76	18 16
Sawyer & Blake,	Boston,	1,026,857 72	6,496 68	129 93
		$1,336,708 97	$9,585 91	$191 72
UNION INSURANCE CO.,	Philadelphia, Penn.			
Ballard, E. O.,	Marlborough,	$26,150 00	$266 32	$7 99
Bevington, Thomas,	Lawrence,	122,658 00	1,157 57	34 73
Bicknell, Z. L.,	East Weymouth,	20,850 00	293 01	8 79
Bird, H.,	Cambridge,	87,110 00	1,064 06	31 92
Boardman & Ingalls,	Lynn,	130,130 00	1,646 69	49 40
Bowen, Henry J.,	South Boston,	65,180 00	462 95	13 89
Carter, B. F. & Co.,	Newburyport,	39,792 00	485 24	14 56
Coolidge & Taylor,*	Worcester,	141,575 00	1,444 22	43 33
Craig & Bemis,	Spencer,	6,100 00	40 50	1 21
Daggett, H. M Jr. & Co.,	Attleborough,	26,250 00	356 35	10 69

Dame, John T.,	Clinton,	1,500 00	9 00	27
D'Evelyn, J. S.,	Lowell,	77,800 00	754 78	22 64
Dewey & Wright,	Great Barrington,	2,300 00	16 41	49
Dunn & Dunn,	Gardner,	4,350 00	12 00	36
Edgell, Charles N.,	Gardner,	12,950 00	196 50	5 89
Foote, William H.,	Westfield,	5,750 00	67 25	2 02
Frankle, Jones,	Haverhill,	44,015 00	532 68	15 98
Gould, Jesse & Son,	Chelsea,	108,466 90	1,081 20	32 44
Gregerson, George W. (Marine),	Boston,	4,004,113 00	14,507 51	435 23
Grinnell, L. & Co.,	New Bedford,	57,700 00	466 75	14 00
Hayward, S. A. & Co.,†	Brockton,	37,225 00	432 45	12 97
Howland, S. D.,	Fall River,	165,750 00	1,644 28	49 33
Hunt, O. D.,	Amherst,	8,000 00	77 50	2 32
Johnson, R. B.,	Holyoke,	84,006 67	647 81	19 43
Judd, Burtis,	South Framingham,	17,470 00	132 40	3 97
Kendall, Isaac B.,	Charlestown,	58,170 00	503 45	15 10
Kirby, Charles E.,	Fitchburg,	47,125 00	405 52	12 17
Liffer, Charles,	Boston Highlands,	144,860 00	1,376 11	41 28
Mitchell, Daniel L.,	Taunton,	10,500 00	113 67	3 41
Morissey, J. & Son,	Plymouth,	27,375 00	219 16	6 57
Munroe, A. C.,‡	Worcester,	48,500 00	467 90	14 04
Nichols, Charles S. & Co.,	Salem,	11,000 00	69 88	2 10
Odell, Charles,§	Salem,	26,850 00	338 87	10 17
Parker, George G.,	Milford,	15,300 00	174 30	5 23
Pease, Moses H.,‖	Lee,	6,000 00	49 00	1 47
Phillips, E. M.,	Southbridge,	23,662 50	244 09	7 32
Pierce, Chauncey H,	Northampton,	79,850 00	579 89	17 40
Porter, Samuel,	Beverly,	26,150 00	177 07	5 31
Sawyer & Blake,	Boston,	2,454,393 00	9,779 76	293 39
Seirratt, W. D.,	Melrose,	79,456 00	494 89	14 85

* For ten months. † For five months. ‡ Two months' business only. § From June 1. ‖ To March 9, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Spring, John F.,	Greenfield,	$63,300 00	$663 00	$19 89
Steele, George,	Gloucester,	99,125 00	801 07	24 03
Stevenson, J. M.,	Pittsfield,	42,050 00	366 93	11 01
Thompson, William M.,*	Brockton,	29,020 00	334 59	10 04
Townsend, James,	East Boston,	190,850 50	1,611 10	48 33
Van Campen, H.,†	New Bedford,	9,100 00	171 13	5 13
Warriner, S. C.,	Springfield and Holyoke,	123,495 00	1,391 20	41 74
Wellington & Bixby,	Adams,	21,300 00	113 68	3 41
Williams, D. W.,	Waltham,	26,760 00	297 93	8 94
Williamson, R. J. & C. C.,	Webster,	1,050 00	13 75	41
		$8,962,433 57	$48,553 37	$1,456 59
UNION INSURANCE CO.,	San Francisco, Cal.			
Baker, Ezra,	Lynn,	$31,950 00	$277 94	$5 56
Bevington, Thomas,	Lawrence,	6,700 00	63 50	1 27
Brainard, J. C.,	Amherst,	11,450 00	79 44	1 59
Colby, W. R. & Co.,	Salem,	14,666 67	68 81	1 38
Cornish, I. S.,	New Bedford,	611,000 00	602 98	12 06
Crowell, John F.,	Worcester,	46,100 00	258 57	5 17
Dewey, William C.,	Palmer,	2,000 00	20 00	40
Greene, William S.,	Fall River,	39,283 87	478 58	9 57
Jackson, E. T. & Co.,	Taunton,	–	221 70	4 43
Judd, C. C. & Co.,	Holyoke,	25,950 00	326 37	6 53
Judd, F. A.,	Springfield,	87,275 00	862 28	17 25
Laws, Alfred,	Brockton,	32,350 00	244 11	4 88
Lockey & Allison,	Fitchburg,	10,000 00	12 72	25
Miller, George F.,	North Adams,	–	1 10	02
Parker, F. S.,	Pittsfield,	24,600 00	256 00	5 12

Pierce, Chauncey H.,	Northampton,	2,500 00	175 50	3 51
Porter, B. T. H.,‡	Woburn,	17,050 00	37 75	75
Reed, William Garrison,	Boston,	1,024,112 00	4,856 60	97 13
Selkirk, A. W.,	Great Barrington,	2,734 38	28 05	56
Spaulding, L. V.,	Haverhill,	53,275 00	659 45	13 19
Stone, Samuel H.,	Beverly,	9,500 00	83 59	1 67
		$2,052,496 92	$9,615 04	$192 29
UNION MARINE INSURANCE CO.,	Liverpool, Eng.			
Coffin, G. Winthrop,	Boston,	$2,345,246 00	$14,002 93	$280 06
Endicott & Macomber,	Boston,	2,728,134 00	25,719 32	514 39
		$5,073,380 00	$39,722 25	$794 45
UNITED FIREMEN'S INSURANCE CO.,	Philadelphia, Penn.			
O'Brion, Thomas L.,	Boston,	$978,158 00	$7,315 44	$219 46
UNITED STATES FIRE INSURANCE CO.,	New York, N. Y.			
Carpenter, George O.,	Boston,	$322,675 00	$2,246 68	$44 93
Johnson, William F., & Knight,	Lynn,	66,900 00	799 08	15 98
Warriner, S. C.,	Springfield and Holyoke,	5,000 00	46 25	92
		$394,575 00	$3,092 01	$61 83
UNITED STATES LLOYDS,	New York, N. Y.			
Magoun, Thatcher,	Boston and Medford,	$685,026 00	$8,339 93	$166 80
WATERTOWN FIRE INSURANCE CO.,	Watertown, N. Y.			
Alford & Bullock,	North Adams,	$10,750 00	$102 75	$2 05
Collins, Stephen,§	Newburyport,	2,900 00	16 35	33
Coolidge, Augustus,‖	Worcester,	45,500 00	342 72	6 85
Daniels, George P.,¶	Salem,	8,550 00	93 70	1 87

* From April 1 to October 31, 1883. † Represented one month. ‡ For two months. § Agency closed Dec. 7, 1882. ‖ For one month. ¶ For two months.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Farwell, R E.,*	Natick,	$2,500 00	$31 25	$0 62
Hall, John T.,†	Plymouth,	900 00	9 00	18
Hardwick, John & Co.,	Quincy,	1,800 00	19 00	38
Howland, F. P. & Sons,	Abington,	5,750 00	70 07	1 40
Johnson, Charles B.,	Easthampton,	7,125 00	73 37	1 48
Jordan & Co.,‡	Weymouth and Braintree,	1,500 00	13 75	27
Ober, Joseph E.,	West Medford,	2,700 00	15 50	31
Packard, S. F.,	Brockton,	7,500 00	52 85	1 06
Parker, D. F.,	Springfield,	6,550 00	54 10	1 08
Parker, George G.,	Milford,	3,050 00	59 50	1 19
Selkirk, A. W.,	Great Barrington,	1,000 00	8 17	16
Shepard, J. M., Jr.,	Fall River,	169,310 00	1,254 48	25 09
Silsbee, James B.,	Lynn,	64,575 00	548 92	10 98
Spaulding, L. V.,	Haverhill,	27,400 00	244 75	4 89
Stone, Daniel & Son,	Orange and North Dana,	4,000 00	32 74	65
Tillinghast, Charles M.,	Brighton,	4 000 00	32 25	64
Van Campen, Hiram,§	New Bedford,	17,300 00	123 82	2 48
Warriner, S. C.,	Springfield and Holyoke,	7,250 00	103 45	2 07
Williamson, R. J. & C. C.,	Webster,	4,700 00	15 65	31
		$406,610 00	$3,318 64	$66 34
WESTCHESTER FIRE INSURANCE CO.,	New Rochelle, N. Y.			
Adams, Edward F.,	Haverhill,	$73,079 00	$730 33	$14 61
Alford & Bullock,	North Adams,	26,745 00	296 89	5 94
Alford, Arthur S.,	North Adams,	9,850 00	97 42	1 95
Almy, Charles,	New Bedford,	285,058 66	1,519 32	30 39
Bevington, Thomas,	Lawrence,	85,925 00	753 69	15 07
Bird, Herman,	Cambridge,	42,562 00	517 37	10 35

Boardman & Ingalls,	Lynn,	51,100 00	540 48	10 81
Brewster, William H., Jr.,	Newburyport,	95,982 00	822 76	16 46
Brown, Henry A.,	Salem,	91,362 00	1,085 40	21 71
Chaffee, J. C.,	Lee,	68,227 08	682 27	13 65
Cheever, John H.,	Manchester,	48,650 00	481 44	9 63
Clark, Curtis,	Boston,	1,609,322 75	12,921 37	258 43
Clary, Thomas E.,	Norwood,	37,034 00	420 13	8 40
Cowles, M. E.,	Sheffield,	24,245 00	244 48	4 89
Crowell, J. F.,	Worcester,	256,105 00	2,324 59	46 49
Dunham, H. J.,	Stockbridge,	82,760 00	851 58	17 03
Durfee & Chase,‖	Fall River,	86,771 15	770 88	15 42
Fears & Cunningham,	Gloucester,	10,500 00	132 00	2 64
Fenner, Arthur,	Ayer,	38,142 00	554 25	11 08
Foote, William H.,	Westfield,	153,487 00	1,486 05	29 72
Fullerton, C. D., & Co.,	Brockton,	76,758 00	803 76	16 08
Hale, J. B.,	Medfield,	26,850 00	257 87	5 16
Hall, A. E.,	Chelsea and Boston,	65,215 00	345 76	6 92
Howland, S. D.,	Fall River,	26,050 00	304 58	6 09
Jackson, E. T. & Co.,	Taunton,	76,349 50	629 34	12 59
Johnson, Waldo,	Webster,	11,100 00	87 25	1 74
Jordan & Co.,	Weymouth and Braintree,	32,965 00	371 73	7 43
Judd, Burtis,	South Framingham,	20,600 00	176 25	3 52
Lockey & Allison,	Fitchburg,	104,390 00	1,037 96	20 76
Medcalf, William,	Ware,	26,275 00	183 87	3 68
Nutting, Arthur F.,¶	Northampton,	23,550 00	225 68	4 51
Ober, Joseph E.,	West Medford,	18,000 00	129 00	2 58
Parker, F. S.,	Pittsfield,	68,597 00	656 36	13 13
Parker, George G.,	Milford,	45,475 00	560 00	11 20
Rand, Charles F.,	Newton,	20,500 00	161 50	3 23
Richardson, O. P., Jr.,	Attleborough,	40,330 00	473 12	9 46

* To January 1, 1883. † Includes business of Sun and Watertown. ‡ For one month. § Represented two months. ‖ To April, 1883. ¶ From April 1, 1883.

NAME OF COMPANY AND AGENTS.	Location and Residence.	Amount Insured.	Premiums Received.	Tax.
Ryder, Thomas M.,	Wareham,	$77,575 00	$931 17	$18 62
Shattuck, John N.,	Natick,	86,335 00	586 66	11 73
Tucke, E. M.,	Lowell,	113,800 00	1,052 53	21 05
Turner, John M.,	Northampton,	21,000 00	172 57	3 45
Upton, Daniel,	Adams,	50,350 00	466 25	9 32
Viles, Daniel F.,	Waltham,	64,815 00	548 65	10 97
Warriner, S. C.,	Springfield and Holyoke,	238,766 00	2,101 92	42 04
		$4,512,553 14	$39,496 48	$789 93
WESTERN ASSURANCE CO.,	Toronto, Can.			
Almy, Charles,	New Bedford,	$32,700 00	$426 87	$8 54
Boardman & Ingalls,	Lynn,	95,150 00	1,498 71	29 97
Carpenter, G. O.,	Boston,	1,682,169 00	16,686 13	333 72
Colby, William R., & Co,	Salem,	77,815 00	1,176 46	23 53
Davis, James F.,	Barre,	4,250 00	68 75	1 37
Goodell, W. S.,	Haverhill,	36,050 00	537 00	10 74
Howland, S. D.,	Fall River,	22,800 00	212 38	4 25
Kendall & Longley,	Worcester,	52,130 00	882 73	17 65
McCann, J. A. & Co.,	Chelsea,	15,690 00	145 27	2 91
Stone, Emerson,	Spencer,	16,000 00	219 25	4 38
Stone, Samuel H.,	Beverly,	16,400 00	136 68	2 73
Thomas, E. A.,	Amherst	7,083 34	66 91	1 34
Tucke, E. M.,	Lowell,	32,900 00	421 54	8 43
Wales, George W.,	Randolph,	13,350 00	162 54	3 25
Wetherbee & Nutter,	Brighton,	22,375 00	269 06	5 38
Wolcott, C. B.,	Holyoke,	4,100 00	34 65	69
		$2,130,962 34	$22,944 93	$458 88

WILLIAMSBURG CITY FIRE INSURANCE CO.,	Brooklyn, N. Y.			
Brown, Henry A.,	Salem,	$59,600 00	$808 73	$16 17
Frankle, Jones,	Haverhill,	49,300 00	548 05	10 96
Jackson, E. T. & Co.,	Taunton,	129,073 00	1,122 28	22 45
Judd, Dwight O.,	Holyoke,	8,000 00	71 00	1 42
Judd, F. A.,	Springfield,	389,965 00	3,448 02	68 96
Lockey & Allison,	Fitchburg,	121,857 00	1,097 51	21 95
Metcalf, George E.,	Lowell,	196,177 00	1,540 00	30 80
Munroe, A. C.,	Worcester,	249,304 00	2,500 55	50 01
Porter, Charles H.,	Boston,	3,712,456 00	23,112 00	462 24
Slade, A. K., Jr.,	Fall River,	64,209 92	697 95	13 96
Stevens, C. G. & Son,	Clinton,	42,875 00	467 45	9 35
Tillinghast & Alden,	New Bedford,	60,800 00	765 81	15 32
Turner, John M.,	Northampton,	183,045 00	1,549 53	30 99
Viles, Daniel F.,	Waltham,	62,500 00	536 50	10 73
		$5,329,161 92	$38,265 38	$765 31
Totals,		$683,119,087 41	$5,492,241 61	$120,316 06

APPENDIX.

APPENDIX.

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated, 1847. Commenced business, 1847.]

GEORGE STEELE, *President.* CYRUS STORY, *Secretary.*

SUMMARY OF ASSETS, DEC. 31, 1883.

Cash in the office of the company,	$2,460 43	
Gross assets,		$2,460 43

LIABILITIES.

State and local taxes,	$838 25	
Gross liabilities,		$838 25

INCOME.

Received from assessments on deposit notes,	$83,825 17
Income from old accounts,	1,421 81
Reserve from 1882,	2,662 62
Gross cash income,	$87,909 60

EXPENDITURES.

Cash paid for marine losses,	$80,971 77
for salaries of officers and employees,	1,900 00
for State and local taxes,	360 46
for rent and incidentals,	2,216 94
Reserve to 1884,	2,460 43
Gross cash expenditures,	$87,909 60

* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent., and decrease as the season advances to 4 per cent., which is the lowest premium. Extra hazardous risks pay extra premiums.

Risks and Premiums.

		Premiums.
Marine risks written during 1883, . .	$1,636,866 00	$123,825 17
Deduct risks expired and terminated, .	1,636,866 00	123,825 17

Miscellaneous.

Marine and inland lossses incurred during the year,	$80,971 77

INSURANCE LAWS OF 1883.

[CHAP. 33.]

AN ACT relating to re-insurance and the risks and returns of Insurance Companies, and the books of insolvent Insurance Companies.

Be it enacted, etc., as follows:

SECT. 1. No foreign or other insurance company, association, partnership, firm or individual authorized to transact the business of insurance in this Commonwealth shall, directly or indirectly, contract for or effect any re-insurance of any risk taken by it on property in this Commonwealth, with any insurance company, association, partnership, firm or individual not authorized to transact the business of insurance in this Commonwealth in accordance with the laws thereof.

SECT. 2. No company or association transacting the business of fire insurance in this Commonwealth shall take or have at risk on property other than dwelling-houses, farm buildings, and the contents of such houses and buildings in any one town or fire insurance district of a city or town, an amount exceeding its net assets available for the payment of losses in the Commonwealth.

SECT. 3. The insurance commissioner of the Commonwealth shall furnish insurance companies or associations, annually, in the month of December, the necessary blanks required for the returns to be made by them.

SECT. 4. Insurance companies organized under the laws of this Commonwealth, having a capital stock of three hundred thousand dollars or more, with authority to transact both fire and marine insurance in accordance with said laws, are hereby authorized to insure against the perils of tempests on land, and shall make the same returns of business transacted and premiums received as are now required from fire insurance companies.

SECT. 5. Receivers of insolvent insurance companies shall, at the end of one year after final settlement ordered by the court, deposit with the insurance commissioner all books and papers of

such insolvent insurance companies, including those relating to their receiverships; and said insurance commissioner shall receive and hold the same in some proper repository in his department.

Sect. 6. All acts and parts of acts inconsistent herewith are hereby repealed.

Sect. 7. This act shall take effect upon its passage. [*Approved March 8, 1883.*

[Chap. 70.]

An Act to change the name of the Beverly Insurance Company in Beverly to the Merchants Insurance Company of Boston, and to authorize said corporation to increase its capital stock.

Be it enacted, etc., as follows:

Sect. 1. The Beverly Insurance Company, in Beverly, shall hereafter be called the "Merchants Insurance Company of Boston."

Sect. 2. Said corporation shall hold meetings, elect officers, and transact all other business in Boston, in the same manner and with the same effect as though the original location of said corporation had been in Boston.

Sect. 3. Said corporation under the name of the Merchants Insurance Company is hereby authorized to increase its capital stock to an amount not exceeding five hundred thousand dollars.

Sect. 4. This act shall take effect upon its passage. [*Approved March 24, 1883.*

[Chap. 107.]

An Act in relation to deposits made by Foreign Insurance Companies with the Treasurer of the Commonwealth.

Be it enacted, etc., as follows:

Sect. 1. Whenever it shall be made to appear to the insurance commissioner that a foreign insurance company which has made a deposit with the treasurer of the Commonwealth under the provisions of section two hundred and eighteen of chapter one hundred and nineteen of the Public Statutes or of any act of which that section is a substitution or continuation, has satisfied all liabilities to policy-holders in the United States for whose benefit such deposit was made, the commissioner shall certify such fact to the treasurer of the Commonwealth, who shall thereupon deliver to the trustees of such company in the United States in whom its property in the United States is vested, the securities and property in which such deposit with him is made.

Sect. 2. The treasurer of the Commonwealth with the consent

of the insurance commissioner may from time to time at his discretion, at the request of any such company or of its trustees in the United States entitled to such deposit, change the securities in which such deposit is made for any other securities of equal amount, in par value, in which insurance companies organized under the laws of the Commonwealth are by law at the time of such change authorized to invest their capital, and the securities so substituted shall be subject to the same trusts as the securities for which they are substituted.

SECT. 3. An insurance company which has made a deposit with the treasurer of the Commonwealth under the provisions of said section two hundred and eighteen or of any act of which that section is a substitution or continuation, the trustees as aforesaid of any such company, or its resident manager in the United States, or the insurance commissioner of the Commonwealth may at any time bring in the supreme judicial court for the county of Suffolk a suit in equity against the Commonwealth and other necessary parties to enforce, administer, or terminate the trust created by the making of such deposit. The process in such suit shall be served on the treasurer of the Commonwealth, who shall appear and answer in its behalf and perform such orders and decrees as the court may make therein.

SECT. 4. This act shall take effect upon its passage. [*Approved March 30, 1883.*

[CHAP. 126.]

AN ACT to change the Basis upon which the Insurance Commissioner shall compute the amount necessary to re-insure outstanding Risks of Marine Insurance Companies.

Be it enacted, etc., as follows:

SECT. 1. Section eleven of chapter one hundred and nineteen of the Public Statutes is amended so as to read as follows: "Section 11. When in determining the liabilities of an insurance company, it is necessary to ascertain the amount necessary to re-insure all its outstanding risks, he shall compute the same by taking fifty per cent. of the amount of premium written in its policies upon outstanding fire and inland risks, and sixty per cent. of the amount of premium written in its marine policies upon yearly risks and risks covering more than one passage, not terminated, and the full amount of premium written in its policies upon all other marine risks not terminated."

SECT. 2. This act shall take effect upon its passage. [*Approved April 11, 1883.*

[Chap. 235.]

An Act concerning the administration of the State Department of Insurance.

Be it enacted, etc., as follows:

Sect. 1. Section six of chapter one hundred and nineteen of the Public Statutes, relating to the examination of domestic insurance companies, is hereby amended by inserting in the first line after the word "deputy," the following words, — "or the first clerk specified in section four, under the direction of the commissioner."

Sect. 2. This act shall take effect upon its passage. [*Approved June 9, 1883.*

[Chap. 258.]

An Act providing for the disposition of Unclaimed Moneys in the hands of Receivers of certain Insolvent Corporations.

Be it enacted, etc., as follows:

Sect. 1. At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

Sect. 2. The deposit of books and papers required from receivers of insolvent corporations under the provisions of section one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

SECT. 3. Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

SECT. 4. This act shall take effect upon its passage. [*Approved June 23, 1883.*

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